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ABSTRACT

These 14 circulars for single parents provide advice about several aspects of parenting. Contents discuss developing self-esteem, conquering loneliness, managing stress, obtaining social support, managing time, controlling finances, getting and using credit, developing job-readiness skills, searching for a job, disciplining children effectively, securing high quality day care for children, understanding the effects of divorce on children, helping children adjust to divorce, and sharing parenting responsibilities. Supplementing several of the discussions are checklists, self-assessment instruments, memory aids, and exercises designed to help readers more fully understand the single parenting situation. (RH)

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PARENTING ON YOUR OWN

PS 016832

FEELING GOOD ABOUT YOURSELF

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"I would say I feel pretty good about myself, and my confidence has risen in the last year. The longer it goes the better I feel."

This may be one of the toughest times of your life. Nonetheless, you, like many other single parents, can feel good about yourself. Begin with some realistic appraisals of yourself — what are your strengths and weaknesses? Then make day-to-day efforts at developing your sense of competence, control, and feelings of worthiness. This issue gives you a few ideas about how you can begin to build a good sense of yourself as a person, and as a parent.

What Makes People Feel Good About Themselves?

There are many factors that make people feel the way they do about themselves. Social scientists have found four important factors that contribute to our perception of ourselves.

Competence. How do you feel about what you do, your skills, your talents? Feeling capable of handling matters contributes to how you feel. This competence includes your ability to handle physical tasks such as having the energy and vitality to keep up with household chores, having the endurance to deal with children, walking around the block without losing your breath, and many other things. Competence involves your ability to manage interpersonal relationships with children, family members, friends, workmates, and others. And competence also includes performing household and work tasks such as cooking, budgeting, making household or car repairs, performing a job well, utilizing a musical or artistic talent, being a responsible parent, and so forth. Most of us feel more competent in some areas than others, yet all of these areas contribute to how we feel about ourselves.

Sense of control. Our sense of how much we control our lives contributes to how we feel about ourselves. Sometimes fate or chance seems to dictate our future. Feeling that you have some say in what happens to your life or to the lives of your children can help you feel good about yourself. Obviously, there are some things beyond our control, including the weather or the day one gets paid. There are also some areas in which we can have an influence but lack total control, for example, the behavior of others. But you do have power over your own actions. By developing a sense of control about your own life and future, you can feel better about yourself.

Moral worth. Our sense of well-being is partly determined by whether we feel that we behave in ethical or moral ways. Since birth, we have been taught standards of conduct and values. While we may revise some of these standards, we still hold ourselves accountable to act appropriately. When we go against what we feel is right and fair, we may diminish our good feelings about ourselves. Likewise, when we keep up good standards, we feel good.

Worthiness of love and acceptance. Friends and family contribute to our sense of ourselves. They help us feel loved and respected, and these feelings remind us of our importance and our abilities. When people remind us of our strengths, we feel good about ourselves. When we frequently hear negative comments, we can forget about our capabilities.

What About the Self-Esteem of Single Parents?

If you think about the factors that contribute to self-esteem, you'll notice that new single parents face many threats to their sense of well-being. There may be numerous causes for feelings of incompetence — too many demands, new activities that may be difficult to manage, feelings of inadequacy with regard to one's interpersonal relationships, and so on. A single parent may feel that he or she has very little control over life and the future. Fate may seem clearly in control of your destiny. There may also be feelings that standards of conduct and values have been trampled. And, of course, loss of a spouse may trigger feelings that one is not loved or cared for.

Considering all of these threats to self-esteem, it is not surprising that many single parents have a less than robust sense of self. But if you are experiencing these feelings, remember that they do not have to be permanent. Let's examine how you could boost your self-esteem.

Feeling Competent—How competent do you feel? Think about the physical, interpersonal, household, and employment aspects of your life. One of the first things you can do is to find out what your competencies are.

(Use the following exercise to rate your sense of competence. Circle the number that best represents how you feel about yourself.)

	Very Competent				Not Competent at All	Not Applicable
Physical						
1. Able to get enough rest	5	4	3	2	1	NA
2. Able to get exercise	5	4	3	2	1	NA
3. Able to relax	5	4	3	2	1	NA
4. Other ____________	5	4	3	2	1	NA
Interpersonal						
1. Get along with ex-spouse	5	4	3	2	1	NA
2. Get along with own parents	5	4	3	2	1	NA
3. Get along with ex-in-laws	5	4	3	2	1	NA
4. Get along with friends	5	4	3	2	1	NA
5. Get along with children	5	4	3	2	1	NA
6. Other ____________	5	4	3	2	1	NA
Household						
1. Prepare nutritious meals	5	4	3	2	1	NA
2. Maintain house	5	4	3	2	1	NA
3. Make household repairs	5	4	3	2	1	NA
4. Manage the budget	5	4	3	2	1	NA
5. Make car repairs	5	4	3	2	1	NA
6. Maintain clothes	5	4	3	2	1	NA
7. Other ____________	5	4	3	2	1	NA
Parental						
1. Manage children's behavior	5	4	3	2	1	NA
2. Arrange child care	5	4	3	2	1	NA
3. Deal with child care providers or teachers	5	4	3	2	1	NA
4. Deal with child's feelings	5	4	3	2	1	NA
5. Cope with visitation schedule	5	4	3	2	1	NA
6. Other ____________	5	4	3	2	1	NA
Employment						
1. Meet deadlines	5	4	3	2	1	NA
2. Perform duties	5	4	3	2	1	NA
3. Manage relationships with superiors	5	4	3	2	1	NA
4. Manage relationships with co-workers	5	4	3	2	1	NA
5. Other ____________	5	4	3	2	1	NA

"You have to constantly remind yourself that you're capable. There are days when it's tough to remind yourself of that. It's just a constant struggle to remind yourself."

After rating your sense of personal competence, you should have some idea about your areas of competence. Remember that this is a very general rating and many items are not mentioned. You probably have many more competencies than are listed. You may want to start your own list of personal strengths.

It is not surprising that some working single parents feel their greatest sense of competence at work. One parent said, "Work was my refuge from the storm, it kept me sane. I could go in every day and know that I can get my job done." For some parents, work is an area that may be the least vulnerable to disruption. Other parents find satisfaction in parenting. They say that it was their kids who helped them through the worst moments and who reminded them of the parents' importance. The point is that your areas of competence may give you strength.

But what about the areas where you feel less competent? These are areas in which you may want to devote attention to building a sense of "I can do it." Many single parents take great pride in recalling some first steps toward competence — a refinished chair, a first trip by one's self, a new friend, a first car loan, a decision to move, and so on. Perhaps these seem trivial, but for each person these were first steps toward feeling more competent about some part of lives in which they had previously felt inadequate.

Consider your own life. What new steps would you like to take towards feeling more competent? Don't try everything at once. Pick one item from your list in which you feel marginally competent, a rating of 3. Think about what you might do to increase your competence.

In the physical area, think about a sleep, exercise, relaxation, or nutrition program for yourself. In the interpersonal realm, plan some pleasant activities, or focus on the positive aspects of a relationship, or think of ways you can reduce conflict. Try some simple household task that you've never or rarely done before. In parenting, you might think of new ways of working with your children or strategies for handling child care providers or teachers. For employment, you might begin planning your time or tasks, or think of ways to develop more positive working relationships with others.

For further ideas, consult books at your library or bookstore, talk to friends and others who may be helpful, and seek out other informal educational opportunities through community colleges, the Cooperative Extension Service, and other places. Other issues in the *Parenting On Your Own* series also provide some useful suggestions.

Developing a Personal Sense of Control

Your growing sense of competence will contribute to your feelings that you are in control of your life and future. As a first step towards increasing your sense of personal control, you might list some common frustrations, obstacles, or difficulties and then indicate those you control and those you don't.

Frustrations, Obstacles, Difficulties

Have Much Control	Have Some Control	Have Little or No Control
Example: managing your time	Example: child's behavior	Example: pay day . . . the day you get paid

As you look over your list ask yourself, "Have I been realistic?" Read all of the items in the column, *Have much control.* Have you been exercising control over these aspects of your life? Why or why not? Look at the column, *Have little or no control.* Have you been trying to change these activities? Pick one item in your list that you have to control and begin planning what you want to do. Begin taking some control today. *Begin small.* Plan something that can bring success. Every week or two, try some new area.

"I like being a single parent; you've got to look at it positively; you can't look at it negatively . . . or you'll go crazy."

Feeling Morally or Ethically Sound

This is a difficult area to discuss. If being a single parent challenges your values or principles of what a healthy family life should be, you will want to deal with your conscience and beliefs. You will not be able to ignore these. Consider why you have these values. You may want to seek the counsel of family and friends who can be supportive and encouraging. You may want to ask for guidance from clergy.

Developing a Sense of Worthiness of Love

All of us need to feel loved and accepted. Many single parents are quick to note that their children continually remind them of their importance and place in life. This will probably not always be enough, but it is certainly important.

Developing a sense of worthiness may come from two directions, from both ourselves and others. Each of us must learn to appreciate ourselves. We need to occasionally review our strengths, abilities, or competencies. Too often we get caught up in what's wrong in our lives and fail to see what's right. Developing a positive outlook about ourselves doesn't come overnight, but it begins by focusing on the healthy, strong parts of ourselves, with some plans for building on these strengths.

A complimentary process involves building a network of friends and family who provide emotional support. Who are the people who help you feel good about yourself? Who gives you positive feedback? These people can remind you at your lowest moments that you are still loved and cared for.

Learning to see your positive qualities and accepting the compliments of others does not imply selfishness. Rather, you develop a realistic acceptance of yourself as having a mixture of strengths and weaknesses and you understand that you are important and valuable.

Summary

It is perhaps too easy to make this all sound simple. Clearly, it is not. If you have experienced many hardships and setbacks, you will not wake up tomorrow with a new attitude. You can, however, begin rebuilding your feelings about yourself. You can assess your competencies and realistically note your strengths. You can develop a sense of control about your future, manage your sense of moral worth, and accept the love and respect you richly deserve.

For Further Reading

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This circular was prepared by Robert Hughes, Jr., Assistant Professor of Family Relations Extension. Acknowledgment is also given to the parents and children who enthusiastically shared their experiences through photographs and personal responses.

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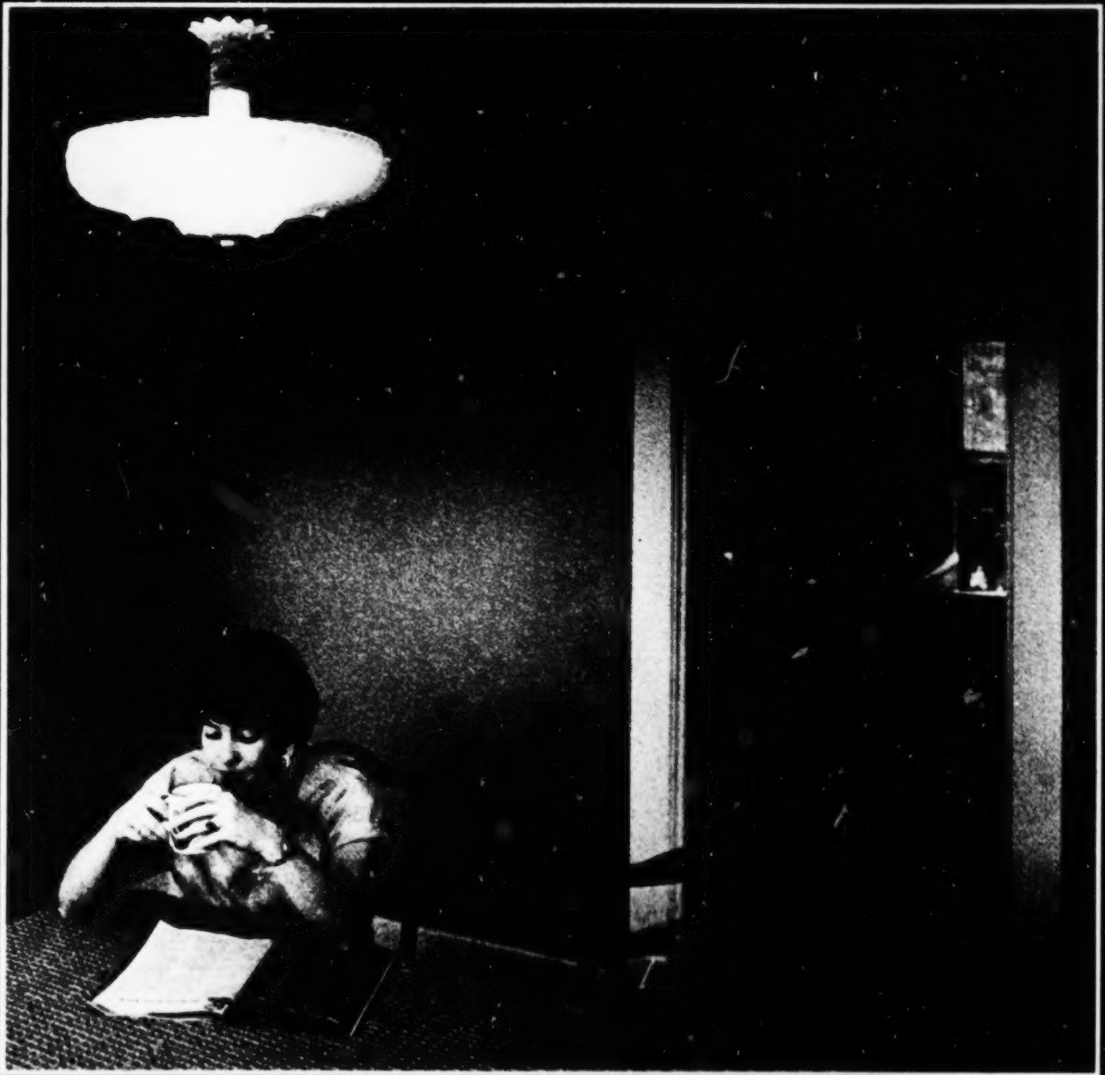
PARENTING ON YOUR OWN



TURNING LONELY INTO ALONE

PS 016832

"To be alone and to conquer loneliness is to build a private strength."

Almost *all* single parents feel lonely at least some of the time. It is perfectly natural to feel lonely as a relationship ends. There may also be other factors that influence your feelings of loneliness. Several events may lead to feeling lonely, and you may have experienced several of them recently. They include moving, the loss of friends, being by yourself on holidays, loss of income, or even loss of a job. If you have had more than one of these experiences, your loneliness may be intensified. But perhaps you say, "So what if I have good reasons for being lonely? I'm still lonely and I want to feel differently. Is there any hope for me?" The answer is yes. You can manage your loneliness. First you'll have to develop some skills for dealing with loneliness. Acquiring these skills will take some effort — things won't change overnight — but you'll gradually notice a difference in how you think, act, and feel.

A Word About Children and Loneliness

Children can be a source of joy and provide you with a sense of worth, but they do not usually eliminate feelings of loneliness completely. We yearn for relationships in which there is a sense of equality, of give and take among adults. Our children depend on us, but we do not depend on them in the same way. This is not to say that children cannot be a comfort. One single mother spoke of how her three-year-old girl proceeded to pat her on the back while she cried, saying, "It's okay, it's okay." And when her mother finally tried to explain by saying, "I just lost my head," the youngster replied, "Well, just put it back on your shoulders." While children can be of some help, they are usually not enough. We seek some adult companionship to reduce our loneliness.

Solitude versus Loneliness

We have two words to describe being alone. They are *solitude*, which refers to feeling peaceful and quiet within ourselves, and *loneliness*, which suggests feelings of discomfort, boredom, or sadness. As you think about your current situation, do you feel solitude or loneliness?

Coping with Loneliness

What do you do when you feel lonely? You probably try several things to rid yourself of those feelings. Look at the following list of ways to manage loneliness. Decide which ones you have used to deal with being alone, and then circle the appropriate response. When I feel lonely, I . . .

	Often	Sometimes	Seldom
1. Listen to music	3	2	1
2. Write	3	2	1
3. Work or study	3	2	1
4. Exercise	3	2	1
5. Walk	3	2	1
6. Work on a hobby	3	2	1
7. Read	3	2	1
8. Play music	3	2	1
9. Cry	3	2	1
10. Sleep	3	2	1
11. Sit and think	3	2	1
12. Do nothing	3	2	1
13. Overeat	3	2	1
14. Take tranquilizers	3	2	1
15. Watch television	3	2	1
16. Get drunk or high	3	2	1
17. Call a friend	3	2	1
18. Visit someone	3	2	1
19. Volunteer to help others	3	2	1
20. Go out and meet new people	3	2	1
21. Call or visit an old friend	3	2	1
22. Join a club or organization	3	2	1
23. Spend money	3	2	1
24. Go shopping	3	2	1
25. Go for a drive	3	2	1

Almost all of us have tried many of these methods as a way of dealing with loneliness. Research has found that some methods are more effective than others.

Use the following guidelines to provide yourself with a profile of your ways of coping with loneliness:

1. Add your responses to items 1 through 8. This is your **Active Solitude** score ________ .

   A score from 17 to 24 indicates that you spend much of the time you are lonely involved in active and useful activities. Scores from 9 to 16 indicate that you spend some time in useful activities, and scores below 9 indicate that you seldom are actively involved in these ways.

2. Add your responses to items 9 through 16. This is your **Sad Passivity** score ________ .

   A score from 17 to 24 indicates that you are often passive and do little when alone. Scores from 9 to 16 indicate that sometimes you are sad and inactive, while scores below 9 reflect little sad passivity.

3. Add your responses to items 17 through 22. This is your **Social Action** score ________ .

   A score from 13 to 18 indicates that you are often socially active in response to lonely feelings. Scores from 6 to 12 indicate that sometimes you respond by getting involved socially. And scores below 6 indicate that you seldom respond this way.

4. Add your responses to items 23 through 25. This is your **Distraction** score ________ .

   Scores from 7 to 9 indicate that you often try to distract yourself when you feel lonely. Scores from 4 to 6 indicate that sometimes you try to distract yourself, and scores below 4 indicate that this is seldom your response.

Active Solitude

One way you can deal with loneliness is to use it to develop yourself. What have you been doing that is listed in the first eight items? Can you use more of these activities? Being comfortable when you're alone takes time. Your first few moments of silence after the children have gone to bed at night or when they are away on weekends may bring feelings of fear, emptiness, or panic. Your initial reaction will likely be the desire to run away from the silence. Carin Rubinstein and Philip Shaver in their book on loneliness write, "Think of yourself *with yourself*, not *without* someone else." They suggest that you relax, listen to music that suits your feelings, and enjoy being with yourself. Wait for those moments of fear and panic to pass. Find something engaging to do — hobbies, reading, music, exercise, writing, working, painting, and so forth.

Of course, seeking such solitude is difficult for newly single parents. Solitude is possible in part because we have a sense that we are connected with the world and others; having just suffered the loss of a relationship reminds us of how fragile our connections with others are. Solitude will not come easily but it *will* come. You must be patient with yourself and not expect blissful peace within a week or even a month. Gradually, you will notice that you're experiencing more and more solitude, less and less loneliness.

> *"When you feel lonely, you've got to get out of it. Change your schedule, do something fun, be around people. You don't go in your house and shut the door. Don't do that!"*

Sad Passivity

Do you find yourself trying to forget, trying to escape? Do you feel the hours of boredom with monotonous routines? People who turn away from others often experience extended loneliness, depression, and poor physical health. Engaging in passive behaviors can be harmful after a while. Rubinstein and Shaver note that the passive person often sinks lower and lower into the "dumps." Temporary feelings of loneliness can easily shift to feelings of self-contempt and inadequacy. As a single parent, it is easy to feel sorry for yourself and feel defeated. Don't be! Don't allow yourself to live life in a sad and passive way. Certainly there will be times when you will cry, sleep, watch television, or do nothing at all, but don't let such responses become routine.

Social Action

While it seems trite, it is true that we find ourselves in others. The paradox of loneliness and companionship is that we often find friendship when we are not trying to find it. And looking too hard for friendship rarely results in closeness. We find friendship when we reach out to others in sincerity, genuineness, and a willingness to share, to give and take.

Devote yourself to activities, hobbies, or projects that you care about. When you find yourself in the company of others who have similar interests and outlooks, you are likely to find such people interesting and worth getting to know. Find out about others. One of the most effective ways out of loneliness is to commit ourselves to others. What can you do to help others?

Distraction

Another way to combat loneliness is to distract ourselves by shopping, taking a drive, going for a walk, or doing something for ourselves such as buying new clothes or getting a new hairstyle. In moderation, these distractions seem to jog us into motion and out of passivity. By themselves they will probably not be successful, but occasionally they help us along.

Maintaining Hope

Even thinking and reading about loneliness can make us feel lonely. Yet the first step in dealing with loneliness is acknowledging it, knowing when and where it happens, and having some plans for how to cope with it. If you can manage these feelings effectively, you can experience the peace of solitude and the pleasure of helping others. Take pride in your first relaxed moments of solitude when the fear subsides, and be active in working, living, and being a part of your community.

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PARENTING ON YOUR OWN

MANAGING STRESS

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> *"When I think back to the first months I think my kids watched the educational TV station for hours every day. I don't even remember too much about it. I just remember being in a fog. I don't know what I would have done if I'd had to pay attention to them all the time. Because I just didn't have the resources. It was all I could do to just get meals, and talk to them a little while each day. How we ever got through that I don't know . . . but we did."*

Two of the most stressful events in life are the death of a close relative and divorce. Knowing that you have already experienced one of life's most stressful events does little to help you cope with that situation. Newly single parents have many unfamiliar experiences to deal with. Family finances, loneliness, and the demands of bringing up children alone add to the stress already being experienced.

Coping with stress is sometimes easier if we can identify and separate the stresses in our lives and set goals — "coping tasks" — for each of them. In this issue, we will explore three major coping tasks: (1) reducing the disruption caused by stressful events, (2) managing interpersonal relationships, and (3) identifying and building additional sources of assistance.

Reducing or Limiting Disruption

Studies have shown that it is often the accumulation of a series of stressful events that leads to serious health problems. Frequently, the single parent is confronted with several stressful changes involving moving, income adjustments, personal relationships, perhaps work, and many other activities. Many of these changes cannot be limited or avoided, but some routines can be maintained. As much as possible, try to maintain stability in some parts of your life. Perhaps the continuation of a job, an exercise routine, or some other activities can provide this stability.

In the midst of making many life changes, you may find it necessary to set priorities for some activities and limit others. It is easy to feel overwhelmed and helpless in the face of many competing responsibilities such as raising a child, holding down a job, paying the bills, and coping with one's own distress. While it may seem impossible to set priorities among these important responsibilities, single parents find themselves having to schedule time for each task, setting aside time for themselves and figuring out ways to streamline some tasks.

One way to begin is to ask if some of the things you are doing now are really essential. What other tasks might be simplified? If you do laundry three or four times a week, could you cut back to once or twice? If you find that meal preparation and cleanup take most of your evening, could the family afford to eat out a few times a week? Though restaurant meals aren't cheap, the time you save may be worth it. Decide which activities are most important for yourself and your children and get them accomplished first.

Managing Family Relationships

Stressful events can result in disruption of family relationships. Part of the coping process lies in helping family members feel good about themselves and maintain good relationships with each other.

Promoting self-worth. Right now, you may have intense feelings of abandonment, loss, or sadness. Both you and your children may be feeling that you are not important. These feelings are common, but they can be self-defeating. While there are no easy solutions for changing these feelings, it may be useful to begin thinking about your strengths and abilities. What do you do well? What are you and your children able to do together? Don't pretend that everything is fine, but realistically appraise your abilities and focus your attention on your strengths rather than weaknesses. Use the section on "My Family's Strengths" to record your strengths.

Fostering flexibility. In the face of a rapidly changing life situation in which there are few guidelines on how to act, flexibility can be useful. Ask yourself about all the possible ways there are to change or improve your situation. Too often, people are confined to thinking about a life situation in terms of traditional roles and activities when these no longer fit. Creative problem solving requires going beyond the traditional ideas. What are the different ways that family, work, and child care arrangements can be worked out? How can household chores be shared or made more efficient? There are many questions to ask yourself about alternative ways of arranging time and relationships that may make your life less stressful.

Maintaining conditions for communication. Stress can put a severe strain on relationships among family members and interfere with communication. Under stress conditions, care and concern for the feelings of others become all the more essential. How can a person listen with interest and understanding when he or she is upset? It is not an easy task, but if communication is to be maintained, ways must be found to listen and respond to the pain of other family members with understanding. In addition to listening, effective ways must be developed to express emotions and expectations without putting others down. Explaining feelings in the first person by using "I feel . . ." may be one effective way to talk about concerns.

Making good decisions is also important. Decision making begins with a discussion of the concern from each family member's point of view. When a specific concern is identified, everyone can offer solutions and can take part in examining these solutions. As much as possible, the family can decide *together* on the best solution — leaving open the possibility of reassessing the situation sometime in the future. Through careful listening, open communication of thoughts and feelings, and shared decision making, the groundwork for healthy coping can be built.

Building family bonds. Stress can also put a strain on family ties. All family members may feel that they are on their own with little sense of togetherness. Adults and children alike may want to make efforts to build a sense of unity — a sense that "we're all in this together" and will find a way to confront challenges. It may be necessary to spend time together in activities and routines that promote togetherness. Or perhaps you just remind each other of your care and concern. In many cases, this may be the first step toward finding practical solutions to everyday concerns as a family.

Maintaining Helpful Connections

There are always some limits to what any of us can do by ourselves. Part of any coping strategy is being able to effectively find and use outside sources of assistance. The single parent may find others helpful in providing emotional support, practical assistance, and social activity.

The first step is to identify sources of help. For many single parents, recent experiences may have strained or broken some of their personal relationships with others. Friends who knew you as part of a couple may no longer know exactly how to respond. As a single person you may not feel a part of the "world of couples." Many newly single parents find themselves needing to develop new friends. In some cases, single-parent groups that provide mutual support may be good sources of strength during this transition time. Other single parents know full well the joys and sorrows of "living single" and raising children. Family and friends may be other sources of help. At times, you may feel the need for professional advice from clergy and counselors. Don't be afraid to take advantage of all this help, that's what it's there for!

You Can Manage Stress

There are many ways to manage stressful events in your life. Begin by thinking about your strengths, your abilities to deal with situations. We all have strengths. Build on yours. Be flexible, try new ways of managing. Most important of all, maintain your ties to your children and others who can be helpful.

My Family's Strengths

List some of the strengths of your family.

1. ______
2. ______
3. ______
4. ______
5. ______

When you're not feeling good about yourself or your family, remind yourself of these strengths. You may also think about how your family can add to this list. How can you build on your strengths? Youngsters often see strengths that adults overlook, so it might be a good idea for you to discuss family strengths with your children.

> *"In our home we practice the healthful habit of finding something **funny in everything!** We try to have a good laugh every day, no matter how insignificant the incident that caused us to laugh was . . . we **look** for things to laugh at and have actually developed quite a knack for humor!"*

Family Coping Strategies

Below is a list of coping strategies you can use to handle stressful situations. Indicate those that you currently use. For those you do not use, ask yourself why. Could you begin to use more of these strategies?

	Use Most of the Time	Use Sometimes	Use Rarely	Want to Begin Trying
Limit the number of changes taking place.				
Identify the most important activities in my life.				
Reduce some of my less important activities.				
Take time for myself.				
Spend time thinking about my strengths.				
Spend time thinking about my children's strengths.				
Spend time thinking about our combined strengths.				
Try to use our strengths effectively.				
Encourage other family members to use their strengths.				
Look for better ways to do things.				
Think of different ways to do household tasks.				
Try out new ways of doing activities together as a family.				
Try out different schedules.				
Ask questions about the way family routines are currently arranged.				
Encourage other family members to express positive feelings.				
Encourage other family members to express negative feelings.				
Try to understand other family members' feelings.				
Use first person ("I feel . . .") when stating feelings.				
Involve family members in decision making.				
Encourage family members to find new solutions to problems.				
Work together to solve problems.				
Maintain family togetherness.				
Plan activities for the family to do together.				
Spend time together as a family.				
Stay in touch with close friends or relatives.				
Develop new friendships.				
Find professional help when needed.				

"There's stress at the job and stress at home and the important thing is to keep them separate. When you have stress at work, if you can, when you get home forget about it. If you don't then the least little thing your child does you're going to react to it, cause you wanted all day to blow up, and you're going to blow up at your child. I know I've done that."

Managing Work and Family

Probably one of the most difficult tasks you will face is balancing responsibilities on the job with those at home. Demands at work and at home may interfere with one another. It is important to cope with pressures from both work and family. This may be very difficult and can depend greatly on your specific job and family situations. But you can begin to work things out.

Other working parents have found that the following strategies help:

1. Begin by setting some priorities about which tasks are most important, which are less important, and which will require little or no time. Determining priorities means more than saying your children come before work. It means deciding what activities come first. Every month review your priorities. Ask yourself whether you are accomplishing your goals.

2. Consider who has the time and ability to help with household chores. Many single parents involve their children more in chores around the house. Carrying out these tasks seems to foster responsibility in children. Think about what your children might do to help.

3. For most working parents there is always more to do than time available. Many parents find themselves lowering both their job aspirations and their expectations about household management. Most single parents find this absolutely necessary. Perhaps the house doesn't have to be dusted once each week. Maybe you don't have to work an extra hour. This doesn't mean sacrificing your most important dreams; rather it means developing realistic expectations of yourself.

4. Many working parents find that job experiences carry over to the family or vice versa. It's easy for a hectic day at the office to affect how you deal with your children. Many parents decide to completely separate work and family time. This means not bringing work home. Some parents use the drive home to forget about work and concentrate on their children. They practice forgetting about work.

There are no easy ways to limit the stress caused by pressures from work and family. It is a matter of finding each day ways to eliminate the conflicts, identify and achieve your most important goals, and relish moments of satisfaction.

For Further Reading

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This circular was prepared by Robert Hughes, Jr., Assistant Professor of Family Relations Extension. Acknowledgment is also given to the parents and children who enthusiastically shared their experiences through photographs and personal responses.

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PARENTING ON YOUR OWN

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FRIENDSHIP AND SUPPORT

We all need to feel needed. One of the joys of parenthood is being loved and needed by our children. But one of the pitfalls of parenting on your own may be that your "world" consists of yourself and the kids — and few other people. It is easy to feel isolated and alone. As a single parent you may find yourself wanting to have conversation with another adult or maybe just someone to help out occasionally. Research has confirmed what most of us know already: having friends and others who are supportive makes us feel better.

But one of the difficulties of being a single parent is that there may not be a lot of people to lean on when you need help. Sometimes friends or relatives may not be supportive at the moments you need them the most.

Perhaps the best way to begin to think about support is to look at what types of support you want and see who is available to assist you.

What Is "Support"?

You probably already have a good idea about what "support" means. Providing aid, comfort, or assistance to others is support. Different kinds of support are:

Practical support. Such support includes specific items such as money, food, clothing, and housing. This support may also include services such as child care, car and household repairs, transportation, or assistance with buying or preparing food. When any of these goods or services are provided, support is being given.

Psychological support. Generally, this means providing a person with the personal resources necessary to cope with a stressful situation. Sidney Cobb, an early stress researcher, describes three aspects of this kind of support. He says that the person needs emotional support, information that leads to the belief that he or she is cared for and loved. Second, the person needs esteem support, knowledge that he or she is valued and admired. This reaffirms the person's own sense of self-worth. A third essential form of support is network support, the sense that the person belongs to a community of people who share common joys and sorrows, and who are committed to one another. Thus, general psychological support may be provided through emotional, esteem, and network support.

Information support. This means providing knowledge for or teaching skills to another person. Though providing information is somewhat like tangible support, it is important to mention it separately because, in many ways, it may serve special functions. In particular, providing information may equip persons to provide or use their own tangible or psychological resources more effectively. Such information ranges from where to get a good bargain to how to manage a personal problem.

Referral. Knowing where to go or how to ask for help may aid us in obtaining needed assistance. Sometimes our needs may be beyond others' resources for help. For example, a personal problem might be handled best by a professional counselor. Or, in terms of tangible or informational support, there may be agencies or organizations that can be helpful. Providing support through referral means getting assistance in finding the right type of help.

"I never thought I'd lose friends after my divorce. I thought they were all educated, no way. Wrong, you're going to lose friends and it's going to hurt. I felt sad, lonely, betrayed."

Who Provides Social Support?

Most of us receive social support from our friends and relatives. When parents are asked who they generally turn to for advice on child rearing, they frequently cite their own parents and friends. Even in these modern times much of the aid, advice, and comfort we give and receive is provided through informal social ties. Social scientists use the term "social networks" to describe the personal ties that bind people together.

How Can the Social Network Be Strengthened?

Social support provided by friends and relatives can be a source of strength, but how can a person find out about his or her own social network? The following activities provide some ways to find out about your social network and how it might be strengthened.

Assessing support. One way to begin is by asking questions about the types of support you now have available. Consider the following questions and write down the names of persons who provide you with each type of support. You may find yourself listing the same people over and over, or maybe different people provide various types of support.

- Who can provide tangible support such as money, food, or clothing in a time of need?

- Who can provide emergency assistance, transportation, child care, or other needed services?

- Who can provide psychological support?

- Who reminds you that you're cared for, valued, or part of a community of concerned people?

- Who can provide information when it is needed?

- Who can answer questions or make suggestions about handling personal, family, legal, or medical concerns?

- Who can make referrals and help find additional services or information?

You are already beginning to get some idea about who provides support. Perhaps you have found that there is no one to list under a particular kind of support. Consider this situation, and ask yourself if you need this support. Why or why not? Perhaps this is a portion of your network you would like to strengthen.

Size. You now have a list of the members of your social network. One of the simplest measures of your network is its size. Count the number of people you have listed. In studies of networks, most people have between ten and thirty-five people with whom they stay in touch and share some type of support. How does your network compare? If it is smaller than ten or larger than thirty-five, why is this the case? How does the size of your network feel to you — too large, too small, or just right? Why?

If you feel your network is too small or too large, you may want to think of ways to change this. If it is too small, think of people you might want to get to know better. Or think of places where you might meet interesting people. When a network gets too large, it may become difficult to maintain contact with people, or others may make too many demands. If your network is too large, consider how you might reduce its size without hurting others' feelings.

Connectedness. It is also possible to look at how all the people in the network are connected or related to one another. In this case related means that they know one another and have contact with one another. Social networks can vary a great deal in the degree to which members have contact with each other. For example, a person may live close to parents, brothers, sisters, aunts, and uncles. All of these people may have contact with each other on a regular basis. Figure 1 shows this type of network:

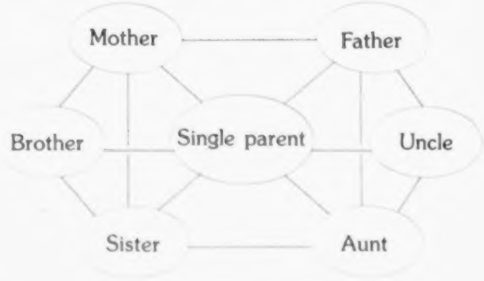


Figure 1. Highly connected social network.

Sometimes a person's network is not very connected. For example, a person may have just moved to town and met only a few people in different places, perhaps two people at work, a neighbor, and a relative. Figure 2 illustrates this type of network:

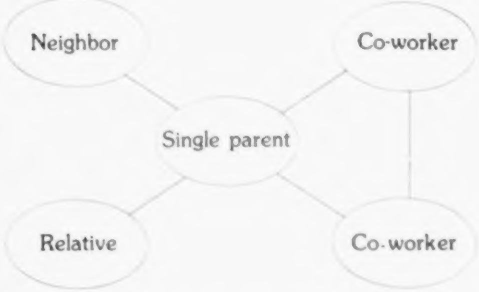


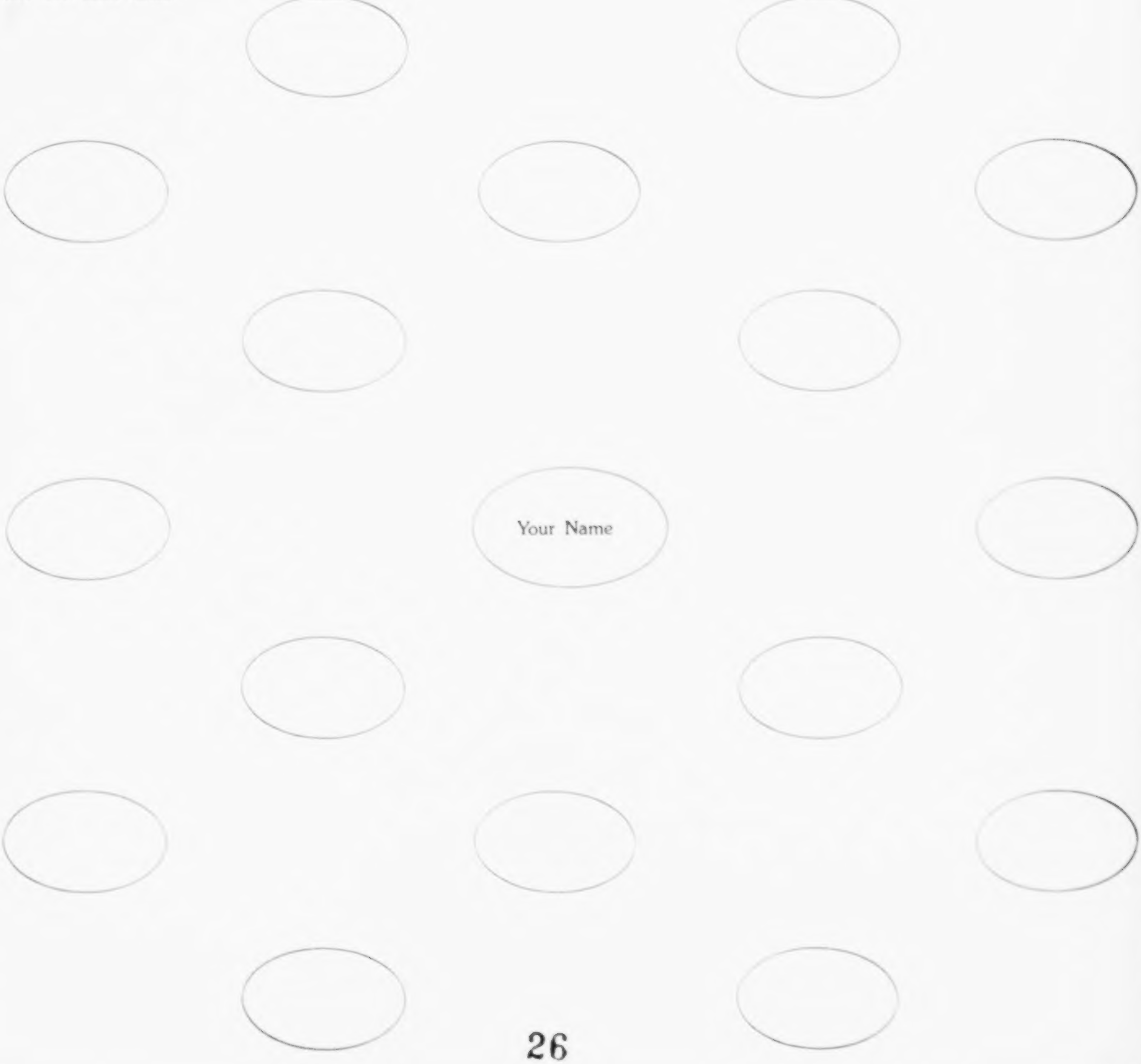
Figure 2. Social network with few connections.

In this example only the co-workers are connected with one another. The neighbor doesn't know the co-workers or the relative, so there are no connections there.

"The value of friendship shouldn't be underestimated. Like it or not, we are all interconnected with one another. The easier I make your load in life, the easier mine becomes. The more I contribute to your world, the richer the living gets for both of us."

Your Personal Community

Write the names of all the people who provide you with support in the circles below. Draw a line between all of the people that have contact with each other.



"When I was first divorced I had this friend that about every day I would call up and just beg for him to come over and talk with me . . . and he did it. I can't believe it. He would just talk to me for hours, give me hugs, tell me I was all right and go home."

When we think about a sense of community — a sense of togetherness — the highly connected social network comes to mind. This network sometimes seems to be the ideal. But in most urban areas today, such networks are not common. Recent studies have found positive and negative aspects to *both* closely connected and loosely connected networks.

First, let's consider the closely connected networks. Barry Wellman, who studied the social ties in a Canadian community, found that more support was offered where people were more closely connected. This seems reasonable because there are more people who may be able to get together to provide and coordinate help. Thus, for example, if one spouse leaves town, the other close network members can work together to provide assistance to the one who remains in the community.

On the other hand, closely connected networks tend to exert more control over their members. This may at times restrict behavior or information that could be helpful. When you have recently become a single parent, your network may consist only of other couples who have little understanding of what you are experiencing. Though these couples can be helpful, you may feel the need to meet other single parents.

A good example of how loosely connected networks operate comes from studies of women who return to college after raising their families. The decision to return to college often necessitates some changes in activities. The demands of classes and studying can cause some strain. Sometimes, support for the older student's new actions and attitudes is needed. Loose-knit networks may provide a wider range of role models who might be supportive of these new behaviors, thus helping the person adapt to the new college environment. The loose-knit network may exert less pressure on the person to stay home and maintain the status quo.

These studies of close-knit and loose-knit networks indicate that each type of network offers specific opportunities for support. The close-knit network is more likely to provide support in times of crisis, while a loose-knit network may offer more assistance in adapting to new situations. Each type of support can help single parents adapt to experiences they are facing for the first time.

You may take a look at the connections within your network by listing all the names in the section titled "Your Personal Community." Begin by putting your name in the middle circle, then draw lines that link persons who spend time together or talk to one another. Are there few or many connections among your network members? Does your network seem to be close-knit or loose-knit? If your network is too close-knit, do you feel restricted or unable to attain your personal goals? Why or why not? If your network is too loose-knit, do you have a feeling of isolation? Are you satisfied with the number of connections among members of your network? Why or why not?

If your network is too close-knit, can you add new people to your network? If your network is too loose-knit, can you introduce network members to one another? How else could you change your network to fit your needs?

"Friends listen to you from the heart, and tell you things from the head."

Is Social Support Always Helpful?

This article has emphasized the positive aspects of social support. But there is some evidence that social networks may not always be beneficial.

Network members can sometimes be a drain on resources rather than a help. In some cases, networks appear to restrict us by exerting control over us. The woman who wants to go back to school after raising her children may be discouraged from making this change by her network of friends and family. The network in this case uses its resources to maintain stability rather than support change.

Sometimes there is conflict with some of the people who provide support. For example, a single parent may rely on a brother or sister for child care. In some cases, this might lead to conflict over what types of discipline to use or what the child is being fed. This could be a source of little or much conflict. In either case, even though there is support, there is also some conflict.

As you think about your own network, it is important to examine both the positive and negative effects. Are there people in your network who you feel restrict you? Are there people with whom you have some conflict? Look again at your drawing of "Your Personal Community" and note those relationships in which there are some difficulties. Are there many of these relationships? What types of support do these people provide? Can you limit your contact with these people? Why or why not? Can you strengthen those ties in which there is no conflict? How? Both the benefits and limitations of your network will affect the changes you may want to make.

Summary

The support provided by friends and relatives is a potent buffer against the stresses and strains of everyday living. Careful study of social support shows that family health and well-being are intimately tied to the help offered by members of our social networks.

Because social support can be a powerful resource, it is important for you to maintain and strengthen your social networks.

In the past, our social networks were relatively assured. Most people lived their adult lives in the community in which they grew up. But as more people left family and friends to seek opportunities elsewhere, traditional neighborhoods and communities began to dissolve. Like everyone else, single parents must begin to reach out in new ways to build an intimate, personal community that provides emotional and practical support.

For Further Reading

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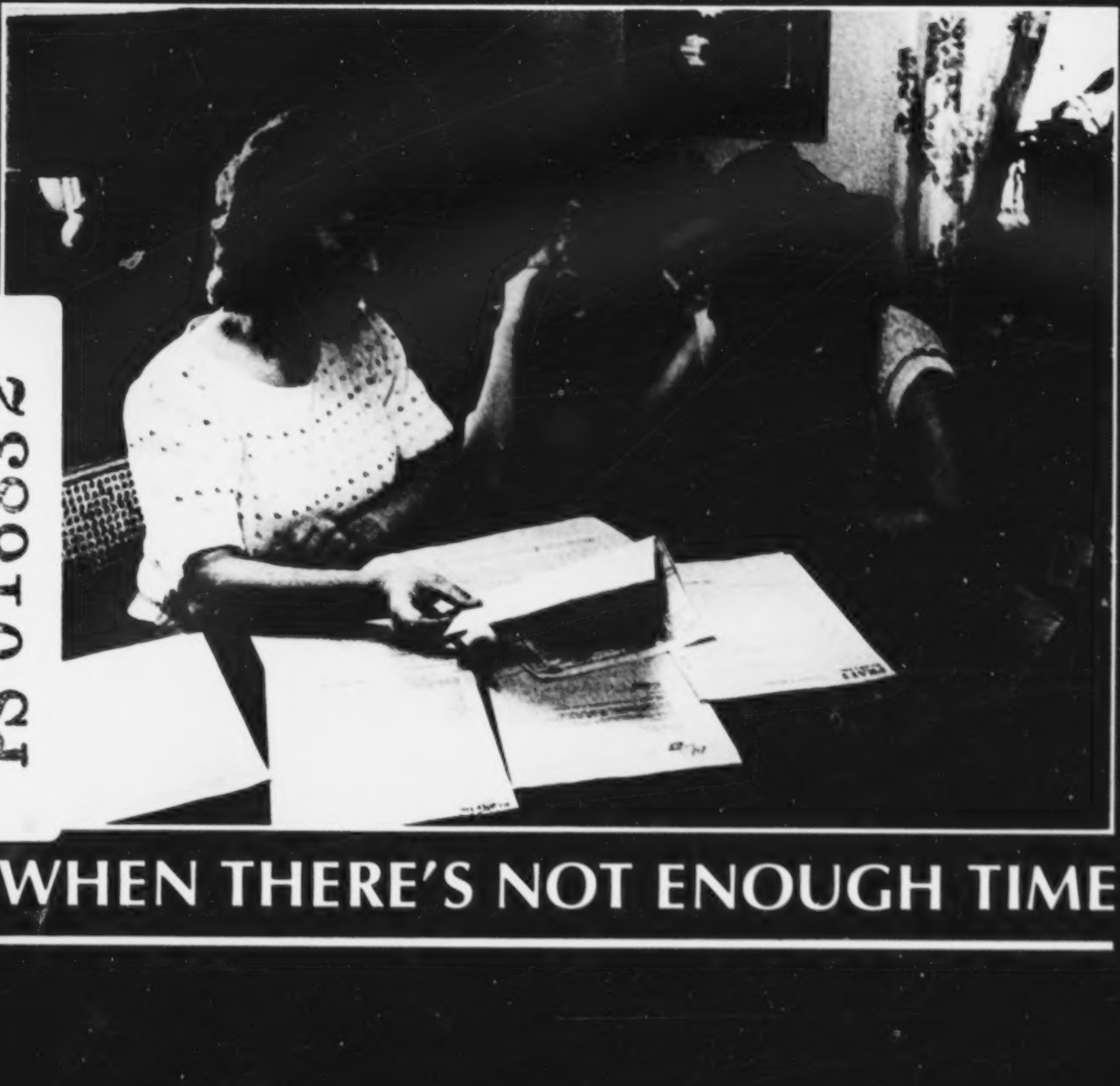
PARENTING ON YOUR OWN



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WHEN THERE'S NOT ENOUGH TIME

You can manage your time to free you from repetitive, time-consuming tasks. There is a way you can have the time you need for enjoying life, for enriching the lives of your children, and for those other important goals in your life. Everyone has 168 hours a week. You can't get more, and you never have less. But you do need to learn how to use them effectively. Learning to use time is like learning your way around a new place. It becomes easier every day.

Set Goals and Priorities

Each family — including yours — has its own unique set of values and ways of doing things. Values represent what's important, such as education, financial security, and family unity. Before you tackle improving your time management skills, get in touch with what's important to you and your children and use this knowledge to decide on what you need and want. The specific desires are called goals.

Priorities, or how you rate your goals, change with the demands and events of life. Learn to recognize your priorities by making your needs and wants more concrete. Begin today deciding how you would like your life to be. Get a pad and pencil and write down your thoughts. Once you have a list of goals, you can decide just how important they are and when you want to achieve them.

All items on your list may not be equally important. It may be hard to decide which to work toward first. Most of us are used to making lists — shopping lists, for example — on which everything is essential. One expert, Alan Lakein, in his book, *How to Get Control of Your Time and Your Life*, suggests that effective time use starts when we use an A-B-C priority system. Give a letter "A" to activities you want to do that are very important, a "B" to those that are semi-important, and a "C" to those that are less important. Much of what you do, you will discover, is made up of C's — the things that aren't too important for your family's happiness. How important is a wax-shine on the kitchen floor? Is it more important than spending time with a child? You decide.

Having a clearly defined goal — for example, "finding the right job before the end of this year" — gives you something to work toward. It would be remarkable if you could direct all energies toward one goal until it was completed. But in real life, there are many goals as well as other responsibilities and obligations that compete for your attention.

Make a list of the family's major goals — all the things you want to do during your lifetime. Then make a list of the goals you have for the rest of this year. Later you'll make a simple "do list" to cover shorter periods of time. Goals can be useful for long-, intermediate-, and short-range planning. Try to involve the entire family in making the lists. Most children enjoy sharing their goals.

"People were always asking me about my goals, but I didn't know what I wanted. Now when I think of something I write it in this notebook."
"With goals, write down what you can, then change them."

Our Family's Goals

Write down the things you really want to do — your goals for:

Your Lifetime		Deadline

This Year		Deadline

Now rate them. Put an A, B, or C in front of each goal.

Next, set a deadline for completing each one.

> *"I save time by not cleaning. I keep a friend's kids in exchange for her doing the major housecleaning. I love it. It's the best thing that ever happened to me. She thinks it's great too."*

Inventory Resources

A resource is anything your family can use to reach its goals or to meet the demands of the busy world you live in. Think about all the resources you can call upon to help achieve the goals that are important to your family. Many resources are personal — talents, skills, and attitudes that help you toward your goals. You will find many other resources outside yourself, including schools, churches, relatives, and community agencies. Getting to know the organizations that can provide services is one of the important first steps in managing your time and your life.

Our Family Resources

List some of the important resources you have or know about that can help you achieve your goals.

Personal Resources (Examples: high school diploma, ability to make household repairs, sense of humor):

Family Resources (Examples: apartment, camping equipment, ability to work together):

Community Resources (Examples: women's center, church, job service office, playground):

Use Community Resources

The following organizations are found in many communities. The address of the national, regional, or state organization is given below. If you cannot find the agency in your local telephone directory, write and ask for the name of the nearest chapter or office.

The Adoption Information Center of Illinois, 201 North Wells Street, Suite 1342, Chicago, Illinois, 60606, or call toll free 800-522-2390, for information on all aspects of adoption.

American Association for Marriage and Family Therapy, 1717 K Street, N.W. #407, Washington, D.C., 20006. Help in locating family counselors and services.

Big Brothers/Big Sisters of America, 230 North 13th Street, Philadelphia, Pennsylvania, 19107. Can provide children activities with adults.

Boys Clubs of America, Midwest Service Center, 1535 Burgundy Parkway, Streamwood, Illinois, 60103. Can provide locations of supervised activities for youth.

Boy Scouts of America, 1325 Walnut Hill Lane, Irving, Texas, 75038-3096. Can provide addresses of local organizations sponsoring supervised learning activities for children and youth.

Closer Look, 1201 16th Street, N.W., Washington, D.C. 20036. Can provide information for parents of handicapped children.

Cooperative Extension Service, University of Illinois, 122 Mumford Hall, 1301 West Gregory Drive, Urbana, Illinois, 61801. Provides programs for youth and adults.

Family Service America, 44 East 23rd Street, New York, New York, 10010. Help in locating appropriate agencies for counseling and therapy. (Send a self-addressed, stamped envelope for information.)

Girls Clubs of America, 205 Lexington Avenue, New York, New York, 10016. Can provide structured activities for children; newsletter, *Voice for Girls*.

Girl Scouts of the USA, 830 Third Avenue, New York, New York, 10022. Can provide opportunities for youth to work with adult volunteers.

National Foundation for Consumer Credit, 8701 Georgia Avenue, Silver Springs, Maryland, 20910. Affiliate agencies provide help in budgeting and credit planning.

Parents Without Partners, 7910 Woodmont Avenue, Bethesda, Maryland, 20814, or call toll free 800-638-8078. Provides balanced education program of family and adult activities.

ENTING
OUR OWN

Our Community Resources

The following agencies are usually part of your local, state, or federal government. Look in the telephone directory under the name of your county, city, or state for the address and telephone number of the agency from which you'd like more information.

For general assistance in obtaining resources and financial assistance:
- Department of Children and Family Services
- Department of Public Aid
- Department of Labor (Job Service — State Employment Service)
- Department of Veterans Affairs

For help with housing:
- State Housing Development

For help with day care services:
- Federally subsidized centers, child-patient centers

For educational needs of children:
- Head Start
- Public and private schools
- Parent and teacher organizations
- Superintendent of schools

For health and counseling:
- Department of Health and Human Services
- Department of Mental Health and Developmental Disabilities
- Department of Public Health
- Department of Rehabilitation Services
- Illinois Career Information Delivery System

For legal help:
- American Civil Liberties Union
- Attorney General's Office (Consumer Protection Division)
- Department of Human Rights (Equal Employment Opportunities)
- State's Attorney Office

Some other organizations (also listed in your telephone directory) that may be helpful are listed below:
- American Red Cross
- Child Abuse and Neglect Reporting (Department of Children and Family Services)
- Children's Home and Aid Society
- Parents Anonymous (Child Abuse)
- Salvation Army
- United Way

Various agencies are affiliated with religious groups. Look under the name of the religious organization.

Overcome Time Management Barriers

There are times when events, other persons, and our feelings keep us from accomplishing what we want. Everybody has some of these barriers some of the time. Think about how often they slow you down:

Barriers	Always	Sometimes	Rarely	Ways to Change
1. PROCRASTINATION — putting off until later what needs to be done now.				Give yourself a reward for meeting a deadline.
2. PERFECTIONISM — regarding anything short of perfect as unacceptable.				Strive for excellence and let others worry about perfection.
3. FEAR OF SAYING NO — worrying about how others will react when you can't agree.				Learn to decline tactfully, but firmly, requests that do not help you meet your goals.
4. CLUTTER — scattered and disordered things that reduce effectiveness.				Avoid accumulating things and shuffling them aimlessly.
5. PREOCCUPATION WITH PAST — excessive concern with former happenings, good or bad.				Stop dwelling on the past. Think of the future and work toward it.

Make the Most of Your Time

There are many ways single parents can make the most of their time. Here are a few. Add your successful ideas to the list:

- **Get up early.** Get a head start on the day by getting up a half-hour early a few days a week. Sometimes this is a good way for a parent to do some thinking and planning before children are up for the day.
- **Plan ahead for meals.** If you're preparing food like a casserole or meat loaf, make two. You can store extras in the freezer, so that popping them in the oven is all that's left to be done before mealtimes. If you're shopping, buy two sale items if you'll be able to use both. This will save shopping time. Post a list of main dishes as a reminder of what's planned for each night of the week. This should save planning and preparation time each day.

"You have a schedule just for you . . . on Mondays and Wednesdays, aerobic dancing, on every other Saturday get a sitter and go to a movie with friends, or out to eat with friends . . . or just be on your own."

- **Schedule appointments together.** Try to schedule dental checkups and annual physicals so that the entire family can go together. One long visit to the family doctor or dentist is usually more convenient than several short ones.
- **Take advantage of the marketplace.** Occasional meals purchased at carryout restaurants are well received by the family and can save much time in the kitchen. Watch for specials on products and services. If you can find enough funds in your budget, take advantage of specials and use the time you've saved from shopping for those A-items. Discounts on food and clothing are often advertised and taking advantage of them can save you valuable time and energy.

- **Put up signs or notes.** A sign on your refrigerator will remind you of your goals or special plans. You may want to designate a special place for notes and reminders to and from family members.
- **Give up "waiting" time.** Use time before appointments or in lines to relax, to plan to do something you would not otherwise have done, to read, or to write a letter.
- **Give up guilt feelings.** Don't waste time feeling guilty about what doesn't get done. Instead, think about all you *have* accomplished. Whenever you have a few spare minutes or can't decide what to do next, ask yourself, "What is the best use of my time right now?" Start doing whatever you answer!

Make Plans

To increase the chances of getting your A-activities done, plan your time each and every day. If you felt overwhelmed before, you may feel doubly so now that you have added the A-activities to whatever else you were doing before. You do need time for routine tasks — opening mail, preparing meals, chauffeuring the children. You need time for essential activities — shopping, eating, sleeping, grooming, and yes, even paying your bills. These are all activities that you usually don't think much about, and yet they fill up much of your day. In fact, combined with other commitments, interruptions, and crises, they can take over your life and eliminate your dream of having a few minutes each day to pursue an important goal.

To help accomplish A-activities, planning is important. At first, schedule a small block of time — maybe fifteen minutes — for A-items. Forget all C-items during this time. Gradually increase the time as you become more comfortable with the idea of putting first things first. Remember to plan some time, too, for just relaxing, meditating, and thinking your own thoughts. Relaxing may not seem like a high-priority task, but you'll be surprised how a few minutes of quiet time can recharge your batteries and give you a fresh perspective. A few minutes' worth of "time out" can help you get more done in the long run.

> *"The hardest thing for me has been the time pressures . . . no time for myself, not getting enough rest, and taking care of a job and the family . . . that's been the most difficult thing for me."*

Plan a daily "things to do" list — A fundamental time-planning tool is a daily list of things that need to be done. It's simple. Put "Things To Do" at the top of a slip of paper. Then list those items you want to do. Keep it visible and use it as a guide as you go through your day. List everything that has a high priority today and may not get done without special attention. Cross out items as they are completed and add others as you think of them. If you have an unexpected interruption, don't panic. Be flexible, there's always tomorrow.

Set aside a small portion of every day for planning. Decide when you do the best work. This is your prime time. If your prime time is in the morning, you might want to make your list first thing, before your day begins. On the other hand, if you're at your best later in the day or at night, make your list then. You will sleep easier knowing that all those important activities are on the list. You won't have to worry about forgetting them.

Remember to put the A-activities for your long-term goals on your daily lists, too. You will need to break them down into small, manageable parts. Your goal might be to succeed in a satisfying job, but first you have to look for a job. Although it may appear strange to see "gather information for a job application," "talk to a new person today," and "record our expenses" on the same list with "go grocery shopping" or "mail birthday card," you want to do them in the same day. Remember to give everything on the list an A-B-C priority. Delegate as much as you can to others and work on the other items, doing all the A's before the B's, and the B's before the C's. Sometimes, you may not even finish the A's. By doing more A's and fewer C's, your management will improve. Get in the habit of thinking, "Maybe I don't have to do this C." Sometimes you may find yourself rearranging magazines, sorting mail, or filing correspondence, and not getting more important things done. Stop. Get busy on those A's.

Control Your Plans

Once your list is completed, it's time for *action*! Actions take many forms, from the mental work of making decisions to the routine job of putting out lights and checking locks before the family goes to bed at night. To keep the action flowing smoothly, you need to capitalize on your resources. Tapping the potential of individuals and organizations within your community will help you save time and reach important goals.

Evaluate Your Time Management Skills

As you work on improving your time management skills, it helps to stop once in awhile and think about how you're doing. This evaluation helps you learn from your experiences, helps you judge just how satisfied you are as a result of your efforts. Sometimes you'll want to compare your management successes with other families and other times you might look at how you're doing compared to how you want to be doing.

Although you as a single parent often feel like *the* family manager, it is important to include your children and any other members of your household in planning and evaluating your family management. As a parent, you usually set goals and make plans for yourself and your infants and toddlers, but you can gradually include them as they grow older and are ready to take on some of these privileges and responsibilities.

In the chart below, check one column for each statement that is typical of how you as a single parent and you with your child or children see how you manage as a family. Answer according to what you do, not what you think you *ought* to do. No one will know your answers except you.

How We Manage	Almost Never	Sometimes	Almost Always
1. **Each day my children and I set aside a small amount of time to think about and to plan the day for our family.**			
2. **My children and I set specific, written goals, and put deadlines on them.**			
3. **We make a daily "things to do" list.**			
4. **We decide which activities on our "things to do" list are more important than others and get the important ones done as soon as possible.**			
5. **We keep flexible schedules to allow for unexpected events.**			
6. **We make use of community resources whenever possible.**			
7. **We plan time for family conferences to discuss goals and plans, and to make other decisions.**			
8. **We make an effort to keep common interruptions (visitors, meetings, long telephone calls) from continually disrupting our plans for the day.**			
9. **We get help from others for things we don't have or can't do by ourselves.**			
10. **We try to say no to requests for our time that would keep us from finishing important plans.**			

To find your score, give yourself:

- *3 points for each "Almost Always"*
- *2 points for each "Sometimes"*
- *1 point for each "Almost Never"*

Add your points to get a total score.

If you scored:

0-15 You and your family may want to give some more thought to managing your time.

16-20 Your time management's okay, but you could make some improvements.

21-25 You're very good managers!

26-27 You're excellent managers!

28-30 You're unbelievable! A super family!

You may want to think about these management techniques again in six months to see how you're doing.

Summary

As a single parent, you can continually improve your management skills. Avoid the barriers — procrastination, perfectionism, and preoccupation with the past. Put your plans in writing and free your mind to cope with the unexpected and the spontaneous happenings of this world. Mastery of time management can help determine the quality of your family's future.

For Further Reading

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PARENTING ON YOUR OWN

THE UNITED STATES OF AMERICA
ONE DOLLAR
NATIONAL BANK OF URBANA, Urbana, Illinois
CREDIT APPLICATION
ELIZABETH STATE BANK
ELIZABETH, ILLINOIS
LET US HELP YOU WITH YOUR FINANCIAL PROBLEMS
INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY
JCPenney
Amoco Oil Company
FIRST CARD
VISA
Beneficial National Bank USA
MasterCard
AT&T

BE IN CONTROL OF YOUR FINANCES

PS 016832

Many people find themselves short of money, short of time, and short of help. Single parents certainly do.

As a single parent, it's very important for you to master the basics of money management. But take it slowly. Don't make any hasty decisions. They could turn out to be costly.

Stay flexible in your plans at first. Don't tie up money in long-term investments. Learn step-by-step about planning your spending, getting more for your money, obtaining different kinds of insurance, handling taxes and wills, and making long-term financial arrangements. Be wary of well-intentioned friends and relatives who give you financial advice. Check all the facts before following their advice. By learning more about money management, you will be in control. Here are several steps to take.

Develop a Spending Plan

The first step is to create a spending plan. Why take the time to make a plan or budget? One reason is that budgeting will help you reach your financial goals. You probably have experienced a reduction in income since you became single, and you may feel differently about how you spend your money. A spending plan will help you get more of the things you and your family want and will keep you from overspending.

Begin by listing all of your income. All families are different, so the following is just a list of possible sources: your wages or salary, earnings of other family members, alimony, child support, life insurance benefits, pension benefits, Social Security and Veterans Administration benefits, interest, dividends, rent from property, food stamps, and any public welfare payments. Add it all up. No matter what our incomes, we always want more. Begin by seeing if you can manage with your present income.

Now list your expenses. You probably have an idea of some of these. Look at your checkbook and other records to help out.

Keep track of expenses for a month or two so that you know where your money is going. It's likely to be different now that you're on your own. Knowing what comes in and what goes out helps you set upper limits on spending so that you don't go into debt beyond your means.

Look at what you spend in various categories — for example, transportation. Is this where you want your money to go? If so, fine. You're off to a good start. If not, study what you can do to reduce this expense. Try to distribute your family's income in a way that it will do your family the most good.

All of your expenses won't be due each week or once a month; you will need to plan for periodic expenses such as auto insurance and registration. You will spend more in some months than in others — for example, during holidays and before school begins in the fall.

The sample budget on the next page has some categories for income and expenses to help you get started. Don't give up if your plan doesn't work the first time. Review and revise your plan as necessary. Don't worry about keeping track of

> *"I went for financial counseling. I don't know that the counseling or advice was so good, but it was important for me to make the decision to get advice. Just the fact that I went and had to write all of this stuff down helped."*

every penny. It's probably not worth the time and effort. *Remember: you should be the one in control, not your budget.*

Look ahead for a year. What major expenses will you have? Will you need to replace the tires on your car or buy a new refrigerator? Will you or your children have extra expenses coming soon? Estimate the cost of those expenses. Write down each expense, the estimated cost, and when the money will be needed. This method will help you plan for the more frequent shorter-term expenses.

YOUR BUDGET

Monthly income

Take-home pay .... $________
Alimony and child support .... ________
Interest and dividends .... ________
Other .... ________
Total $________

Monthly expenses

Food (at home and away from home) .... $________
Mortgage payment or rent .... ________
Household upkeep and minor repairs .... ________
Utilities
  Oil, gas, electricity .... ________
  Telephone .... ________
  Water, sewer, garbage .... ________
Transportation
  Gas, oil .... ________
  Routine maintenance and minor repairs .... ________
  Bus, train, parking .... ________
Clothing .... ________
Personal care .... ________
Child care .... ________
Medical and dental (including health and dental insurance premiums) .... ________
Recreation .... ________
Contributions and gifts .... ________
Savings .... ________
Installment payments (payments you're committed to — for example, car or furniture payments) .... ________
Miscellaneous (for example, child's allowance) .... ________
Total $________

Periodic expenses (if these are annual payments, divide by 12 to get your monthly expenses)

Insurance premiums (life, auto, home owners' or renters') .... $________
Taxes .... ________
Auto registration .... ________
Major repairs and maintenance (auto and home) .... ________
Miscellaneous .... ________
Total $________
Total of monthly and periodic expenses $________

> *"The thing that upsets me about finances is that I feel so helpless. This month the day the support check was to come was the day they were to come to turn off the water, and the health insurance on the kids and me was due. A friend gave me $125.00. That was the difference between being able to deal with the situation or not."*

Begin a Savings Plan

Financial emergencies sometimes happen, so it's best to plan for them. No matter what your income, start an emergency fund. It will be small at first, but as you regularly add to it, you will be surprised at how fast it grows. You can set up your emergency fund in a passbook savings account or an interest-paying checking account. If having your emergency money in a checking account tempts you to spend it, then by all means keep it in a separate account.

When you have $500 or more in your emergency fund, look into other accounts that will pay a higher interest rate and still allow you to withdraw money on short notice. A money market fund with the bank or an investment company is one example.

If it's hard for you to save, have your employer put some of your paycheck into a savings plan. If you are not employed, remember to save for yourself before you spend money on extras. If your income is from an insurance policy or from Social Security, arrange to have part of the money available for emergency needs.

Stretching the Dollar

A drop in income forces you to think about your spending priorities. You know that some goods and services are more important than others to your family.

Managing with what you have will help make your income go farther. What you have includes more than your possessions and money; it also includes your time, energy, skills, knowledge, community resources, and, yes, even your attitude.

By combining your time, energy, and talents, you can provide things, such as clothing or car repairs, for less money than you would have to pay for them if obtained from someone else. You may also choose to sell some of the products you make and the services you perform. Use community resources for entertainment, for learning new skills, and for improving what you already have. Your attitude is important. A positive attitude gives you the desire to stretch your dollars and also provides you with satisfaction as you follow good management practices. And remember to invest in yourself to get a good or a better job or to reach your long-range goals.

Below are some ideas for making substitutions, conserving resources, and taking advantage of what you have. Choose those ways to stretch dollars that you think you could try. Then remember to follow through with your plan.

- *Substitute less costly transportation whenever possible. Walk or ride a bike whenever you can.*
- *Use self-service pumps at the gas station whenever possible.*
- *Learn to do simple maintenance on your car. Check out a "how to" book at the library or try to attend an adult education car repair class at your local school.*
- *Coordinate errands.*
- *Use a car pool and share rides.*
- *Don't overeat.*
- *Substitute lower-cost ingredients to meet both nutritional goals and family preferences.*
- *Buy produce in season.*
- *Plan the use of leftovers. Store foods promptly and carefully.*
- *"Brown bag it" at work or on short trips with your children.*
- *Entertain at home; have a potluck.*
- *Reupholster and refinish furniture. Remember community resources for this and simple home repairs.*
- *Rent a room, garden, or parking space for income.*
- *Hold a neighborhood garage sale to raise money and get rid of unneeded items. Watch for store sales and garage sales.*
- *Rent seldom used equipment.*
- *Check to see if you qualify for subsidized housing if you're having problems making ends meet.*
- *Use the Food Stamp and Women, Infant, and Children's (WIC) nutrition programs if you qualify.*
- *Keep clothes clean and in good repair. Remove stains promptly.*
- *Follow care instructions.*
- *Protect and clean shoes from water and salt stains.*
- *Swap outgrown children' clothing, maternity clothes, baby accessories, and sports equipment with neighbors.*
- *Make use of stores or centers that recycle clothes at reasonable cost — for example churches, Junior League, St. Vincent de Paul.*
- *Take dry cleaning to a coin-operated dry cleaner.*
- *Learn to sew at home. Modify an outfit you already own.*
- *Join or form a baby-sitting co-op or a food co-op. Barter for goods and services.*
- *Visit community parks, museums, and libraries. Take advantage of entertainment provided by the community.*
- *Check on free or low-cost health, dental, or counseling services.*
- *Phone or write to the Cooperative Extension Service for information and programs on energy use, food preservation, gardening, nutrition, money management, health care, child development, and family relations. Find out how to select, use, and maintain clothing, home furnishings, and appliances.*

"When I see that I'm getting very low on money I get really strict with myself. I cut out all of the luxuries. I just stick to paying the bills, buying groceries, and buying gas for the car."

Investigate Protection Needs

Some emergencies are large. Insurance can provide you with protection when these emergencies arise. Generally, the cheapest way to obtain life, health, and disability insurance is through an employee-group plan. Often this fringe benefit is free or available at a reduced cost for you and your dependents. If you need more protection than the policy provides, you usually can buy additional coverage. This coverage is generally cheaper than buying supplemental insurance through an individual or private policy. If you do not work, compare the benefits and costs of insurance protection among several companies. Check to see what kind of coverage is offered by an organization you belong to, such as a teachers' association. It may or may not be your best choice.

Life Insurance. You may need life insurance to protect your children in the event of the loss of your income. What sources of income would your children have if you were to die when they are still young? Would they continue to receive insurance benefits or child support? Would they be entitled to Social Security, Veterans Administration, or pension benefits? What about income from investments?

There are actually only two general types of life insurance: cash value and term. Cash value, often called whole life, is the more common type sold. It builds up a sum of money while providing protection. The premiums usually remain the same each year. When you die, your beneficiary receives the total value of the policy, less any amount due that you may have borrowed.

Term insurance does not build up a cash value. It is pure protection. The premium on term insurance goes up each year as the risk of death increases. Term is less expensive than whole life. For example, a woman age thirty-five with $500 a year to spend can buy $200,000 of term insurance compared with $40,000 of whole life insurance (a cash-value policy).

Life insurance on your children's lives is not usually a wise investment. The expenses associated with a child's death are usually only funeral and burial expenses. What you need to protect is a loss of income and services performed for your children. So investing the money in extra protection on your own life would be a more sensible choice.

"I've learned a whole lot about the importance of learning how to handle money. I was very ill-prepared to take it all over. I've realized how uninterested and uninformed I was."

Health and Disability Insurance. Both health and disability insurance are important. Health insurance not provided by an employer is very expensive. Again, check with several companies to compare policies. Your former spouse may be able to add the children to his or her plan as part of the separation agreement or may pay the premiums to cover the children as dependents on your policy.

Most likely you will be eligible for Medicare when you reach age sixty-five. If you don't qualify on your own work record, you can receive Medicare benefits at age sixty-five on our spouse's record if he or she has died or your former spouse is also sixty-five. If you are on general public assistance, find out what kind of medical coverage you are entitled to.

Disability insurance pays part of your lost earnings while you're disabled. Group disability insurance is less common than other types of employer-provided insurance, and some policies begin only after you've been on the job a couple of years. These payments partly compensate for lost earnings, with the difference being made up by workers' compensation and Social Security benefits.

Workers covered by Social Security can qualify for disability payments if their condition prevents them from working for at least twelve months or could result in death. Payments are made to the disabled employee and her or his dependents.

Social Security and Other Benefits. As a widow, you may be eligible for Social Security benefits if you meet certain conditions. You may qualify if your spouse contributed to Social Security. You must be taking care of your unmarried children under age eighteen or your disabled child of any age. Upon the death of your spouse, your unmarried children are entitled to Social Security benefits until age eighteen. Benefits are due a disabled child of any age. You do not qualify for survivor's benefits until at least age sixty if your children are over eighteen.

For a divorced person, if your former spouse dies and the marriage lasted at least ten years, then you may qualify for Social Security benefits similar to those for a widow. You and your children may also receive other benefits based on your ex-spouse's record. For example, your unmarried children may qualify if your ex-spouse retires or becomes totally disabled. You, too, may qualify for benefits at age sixty-two if your ex-spouse becomes totally disabled.

You will be entitled to retirement benefits on your working record if you have been covered for the specified time. Check with your local Social Security office about any of these benefits.

Widows and widowers often are not entitled to their spouse's pension benefits if the spouse was not retired before his or her death. A divorced spouse of an employee very seldom receives pension benefits. Check with your spouse's employer. Check into Veterans Administration and fraternal organization benefits too.

Obtain Tax Benefits

You probably qualify for head of household status when filing your income taxes. This status entitles you to lower tax rates than those for single persons or married couples filing separately. To qualify you must pay more than half the costs of maintaining a home for yourself and your children. Whether or not you can claim your children as exemptions depends on the separation agreement, if applicable, and who pays what toward support.

If you have a child living with you and your earned income is under $11,000, you may qualify for the Earned Income Credit. Earned income includes wages, salaries, tips, earning from self-employment, and money, goods, or services you receive from your employer. Earned income does not include interest, dividends, Social Security and Veterans Administration benefits, or welfare benefits. If you qualify for the earned income credit, you subtract the amount from the tax you owe or get a refund even if you had no tax taken out of your pay. The credit can be as high as $550. (The figures given here were for the 1985 tax return.)

Be sure to take advantage of the child-care tax credit so that you can work. A certain percentage of your expenses can be deducted from income tax. The percentage is based on your income. Phone or write to the Internal Revenue Service for a brochure describing the child-care credit.

Alimony received is taxable income and alimony paid is tax-deductible. Child support is not taxable.

Write a Will

One of the most important reasons for having a will is to be able to name a guardian for your child (or children). Whom do you want to take care of your children if you die or are no longer able to care for them? If you don't name a person in a will, the state will appoint a guardian. Of course, your former spouse has some legal rights in choosing a guardian. If you choose someone other than your former spouse, consider the person's age and child-rearing practices. While you may want your parents to raise your children, they may not be the best choice. It can be quite a burden on them. Be sure to ask the person you want to designate as guardian if he or she is willing to be one.

Another reason for having a will is so that you can pass on money and other assets (things you own) to your child through the guardian to be used for the child's welfare. An attorney may suggest setting up a trust for the child. To keep down the cost of writing a will, be prepared to furnish important papers, name the guardian for your child (or children), and name those people you want to receive your possessions.

Important Financial Tasks for Now and Later

Check the ones you are interested in doing.

______ Investigating ways to reduce the costs of housing, food, and other necessities.

______ Involving your children in some financial matters as a way of developing their skills.

______ Making adjustments to cope with increasing child-rearing costs.

______ Reviewing insurance policies, retirement and pension plans, and fringe benefits to make sure that all your needs are met.

______ Setting long-term goals (for example, education, career training) to improve your economic situation.

______ Increasing savings and investments for long-range security.

______ Making financial arrangements, including picking an adult to handle financial affairs for your children in case of your death or disability.

______ Finding reliable assistance in managing your personal and economic affairs.

> *"Managing finances has gotten easier. . . except when things get out of hand. . . like the car completely breaks down. As time goes by it gets a little easier."*

Keep Good Records

Keeping good records is vital. If your records were organized, it's likely that the adjustment to your new marital status was easier because there were so many personal and financial records you needed. If you didn't know where your important papers were kept, you probably now realize the importance of this task. Why not take some time now to organize your important records and set some goals for your future?

Planning Is the Key

Once you begin mastering the basics of financial management, you will feel better about yourself because you will be in control. You will see the value in planning. The more you can plan for, the better your financial situation is likely to be and the more goals you are likely to reach. More information on managing your finances is available from your county Cooperative Extension Service.

For Further Reading

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Valuable Magazines

Changing Times

Consumer Reports

This circular was prepared by Sheila F. Krein, former Lecturer of Family Economics Extension. Acknowledgment is also given to the parents and children who enthusiastically shared their experiences through photographs and personal responses.

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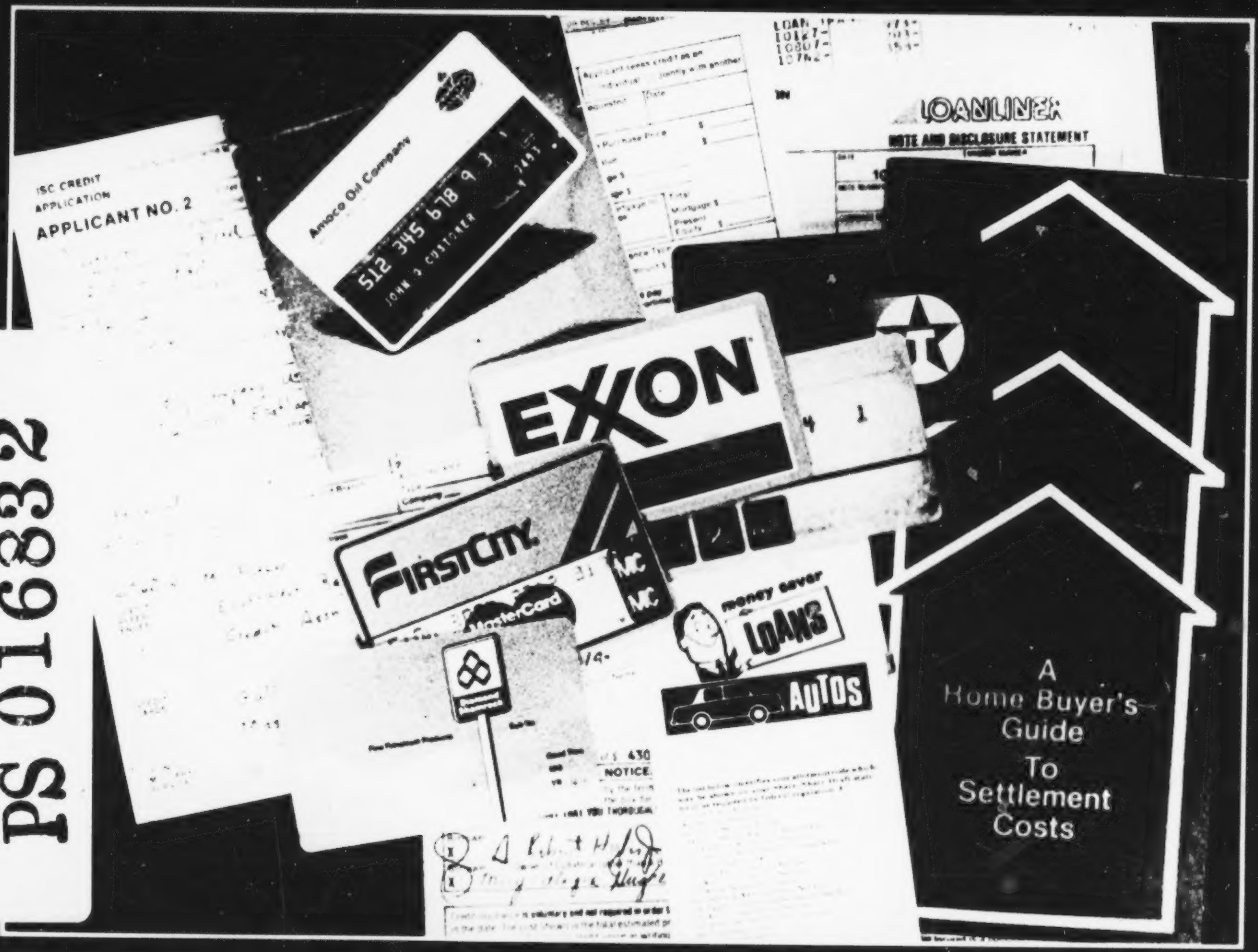
PARENTING ON YOUR OWN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FIRSTCITY
MasterCard
MC
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LOANS
AUTOS
NOTICE
A Home Buyer's Guide To Settlement Costs

PS 016332

GETTING AND USING CREDIT

Have you ever been turned down for credit? Do you know how to establish credit in your own name? If your answer is yes to the first question and no to the second question, you are like many other single parents who find it difficult to get the credit they need.

Establish Your Own Credit History

Being on your own brings many new experiences. Getting and using credit may be one of them.

You may have had previous experience using credit in your own name. Or maybe when you were married you shared a credit account with your spouse. In either case, you now may need to establish credit in your own name.

When deciding to extend credit, one thing creditors look at is your previous use of credit. If you have had credit in your own name before, use those accounts as references on credit applications. However, if it's been a long time since you used those accounts, the creditor may prefer more recent information about your credit experiences or credit history.

If your recent credit experience includes accounts in both your name and your spouse's name, you can refer prospective creditors to the records of that experience. Point out that the account is your credit history also and that you have been partly responsible for how it has been handled. If the account was established after 1977, under a law established by the Equal Credit Opportunity Act both spouses' names should be on the account.

But what if an account with both spouses' names on it *was* inappropriately handled? Since your name was also on the account, that is part of your credit history. If you feel you weren't responsible for the mishandling of the account, you should tell this to your creditors and report it in writing to the credit bureau where your credit file is recorded. The Fair Credit Reporting Act of 1971 establishes your right to see your credit file and to insert your version of disputed information.

But what if you used an account that was in your spouse's name only? That was your spouse's credit history and you no longer have access to it. All too often, the spouse whose name wasn't on the account was the one who used the account and saw that the bills were paid on time. In this case, while you contributed to the good record of that account, your contributions aren't recognized because your name wasn't on it. Tell your creditors about this and be sure to insert this information into your file at the credit bureau.

Your local credit bureau is a clearinghouse for information about how you pay your bills. The information is received from various businesses that pay to belong to the credit bureau. Credit bureau personnel do not decide who gets credit. They provide information about consumers to the member businesses that request the information. Persons at the individual businesses decide to whom they grant credit. They may or may not accept your version of any disputed information.

If you are denied credit once, don't give up. You can still build your own credit history. Start with your bank accounts. Checking and savings

> *"I was left with all his bills. He forged my name on credit agreements and I had $600 of his debts. Women don't know what their rights are."*

accounts with regular deposits and no overdrafts will be judged favorably. If you make regular deposits and save a little every month, your creditors will believe that you have the ability to meet monthly credit obligations. It is helpful to include your bank's name and your account numbers on credit applications.

Another asset for acquiring credit can be your service credit record. Service credit is service you use and then pay for, such as utilities and telephone service. Paying these bills on time shows that you meet your obligations. Although this information is not usually asked for on credit applications, it is sometimes useful to mention it in a face-to-face interview with a prospective creditor or when inquiring about getting service in a new place.

If all this fails and you still need credit, take out a thirty- or ninty-day loan from a bank. Pay it back on time or before it's due. Another alternative is to try to get by without credit for six months or a year. By then, your situation may have improved. You will probably have lived at one address longer and may have been in one job for a longer length of time. Home ownership can count in your favor too. Your creditors will probably ask how long you've owned your home. Stability is important and is impressive on your credit record. So if you have lived in one place for a long time, be sure to report it. Of course, what is considered a long time varies depending on the lender and the area. An area where people are more mobile might be easier to get credit in than a rural area where people don't move as much.

What to Do If You Are Refused Credit

If you are refused credit, you have a right to know why. If the business that you have applied to for credit says that the reason for denial was a poor credit history, the business must tell you the name and address of the credit bureau it used. This is required under terms of the Fair Credit Reporting Act. (The same holds true for an insurance company when you are refused insurance, and for banks and finance companies when they refuse you services.)

Under the law, the credit bureau must disclose to you the "nature and substance of all information" included under your name in its files. You also have the right to be told the sources of almost all that information.

You have the right to know what your credit file contains. You also have the right to ask the credit bureau to delete, correct, or investigate items you believe are inaccurate. The bureau may or may not charge a small fee for this. The credit bureau may also charge you for the time it spends correcting any mistakes.

If you learn that the credit bureau has incomplete, misleading, or false information, the Fair Credit Reporting Act requires that the bureau reinvestigate any disputed information "within a reasonable period of time." Also, at your request, the credit bureau must send to those businesses that received your credit report in the last six months a notice of the deletion of any false information from your credit record.

You Can Improve Your Credit Rating

- *Establish your own bank account. Make regular deposits and avoid overdrafts.*
- *List your checking and savings accounts on credit applications.*
- *Take out a thirty- or ninety-day loan from your bank and pay it back promptly.*
- *If you have lived at one address or worked in one job a long time, stress that. Stability looks good to prospective creditors.*
- *Check your credit file to make sure that it contains accurate information.*
- *Once you do obtain credit, remember to use it wisely. A good experience with credit makes it easier for you to obtain credit in the future.*

If, after reinvestigation, information you believe is false is still not deleted from your file, you have the right to submit a written statement of about 100 words telling your version. In any future reports about this item, your version of the story will be included for potential creditors' inspection.

It is a good idea to check your credit bureau file if you have recently been turned down for credit, a loan, or a job. Even if you know you have a good credit rating, it is possible that your file contains misinformation. The credit bureau could have accidentally placed information about another person with a name like yours into your file. For example, the names Jayne Smith and Jane Smith could easily be confused, especially if the middle names are not known or are overlooked. This actually happened to one young woman who had the same first and last names as another person. The telephone company did not check the middle names and addresses of both people, and phone service was disconnected for the wrong person.

After you check your credit bureau file and have information changed or add information to your file, wait a few months and check it again. A return visit is important to make sure that the changes have been made.

If you do have a poor credit rating, it should improve as adverse information is deleted from your file. Credit bureaus cannot distribute adverse information that is more than seven years old. However, there are exceptions:

- Bankruptcy information can be sent to prospective creditors for fourteen years.
- There is no time limit for deleting any information about loans or life insurance policies of $50,000 or more.
- There is no time limit for deleting any information from an application for a job with an annual salary of $20,000 or more.

Any problems with a credit bureau can be reported to the Federal Trade Commission. Regional offices are located throughout the country.

Establishing credit in your own name and learning about your credit file are excellent ways to begin establishing your financial independence.

FIRST CARD
VISA
Restricted Card List
Combined:
MasterCard
Diamond Card
Million Card
Effective
July 14, 1984
Issue 34
Region 3
CARD RECOVERY BULLETIN
VISA
REWARD
DO NOT HONOR ANY CARD LISTED IN THIS BULLETIN

Use Credit Wisely

To protect your financial independence, use credit wisely. Use it only when absolutely necessary. Ask yourself the following questions before using credit:

The Cost of Credit

Do I know how much the additional cost of interest will be?	If no, ask the salesperson and read your contract again.
Is it worth the extra cost to buy on credit?	If no, then save until you can afford it.
Is this item something I really need now?	If no, wait until you need it.
Does the total cost of this purchase fit my spending plan?	If no, revise your spending plan.
Can I make payments every month?	If no, wait until you can afford the monthly payments.
Have I tried to be exact in estimating my other expenses?	If no, then make a spending plan.
Have I shopped around for the lowest annual percentage rate of interest?	If not, always compare interest rates.

The Risk of Using Credit

What if I can't work for a while? Will I still be able to make the payments?	If no, reconsider the purchase, especially if your work is seasonal or you are laid off.
Can I afford to lose the money I have paid if I miss a payment or can't finish paying for the item?	If no, reconsider the purchase. Try to wait until your work is more stable.
Do I want the goods repossessed, a bad credit history, or the risk of having legal action taken against me?	If no, reconsider the purchase. Try to wait until you can better afford the item.

The Obligation of Using Credit

Can I afford to tie up my future income?	If no, wait until your situation has improved.
Do I understand what the contract requires of me?	If no, read the contract again and ask questions.
Am I willing to pay for this item for the length of the contract?	If no, wait and buy with cash.
Is this an item I need immediately?	If no, then wait.
Will the item still be usable when I finish paying for it?	If no, then use cash.

If you answered yes to all of these questions, you understand credit very well. If you answered no to any of the questions, go back and think about what you really want.

What if you are already using credit? Try to avoid using credit for less expensive items and everyday items. A good rule to remember is that the wise use of credit is for items that you will still be able to use after you have finished making the payments. Examples are furniture, appliances, cars, and college or vocational education.

Beware of the danger signals of over-using credit:

- Taking sixty or ninety days to pay bills that you once paid in thirty days.
- Making only the minimum monthly payment while adding more and more charges to the bill.
- Paying bills with money needed for something else.
- Continually being late paying bills.
- Going on a spending spree and charging everything if you are upset or depressed.
- Finding it harder to save.
- Taking out a new loan before the old loan is paid off or taking out a new loan to pay off the old loan.
- Getting notices of overdue payments.
- Frequent family arguments about money.
- Being threatened with repossession of a car or with other legal action for not paying bills.
- Working overtime to make ends meet.
- Not knowing how much you really owe.

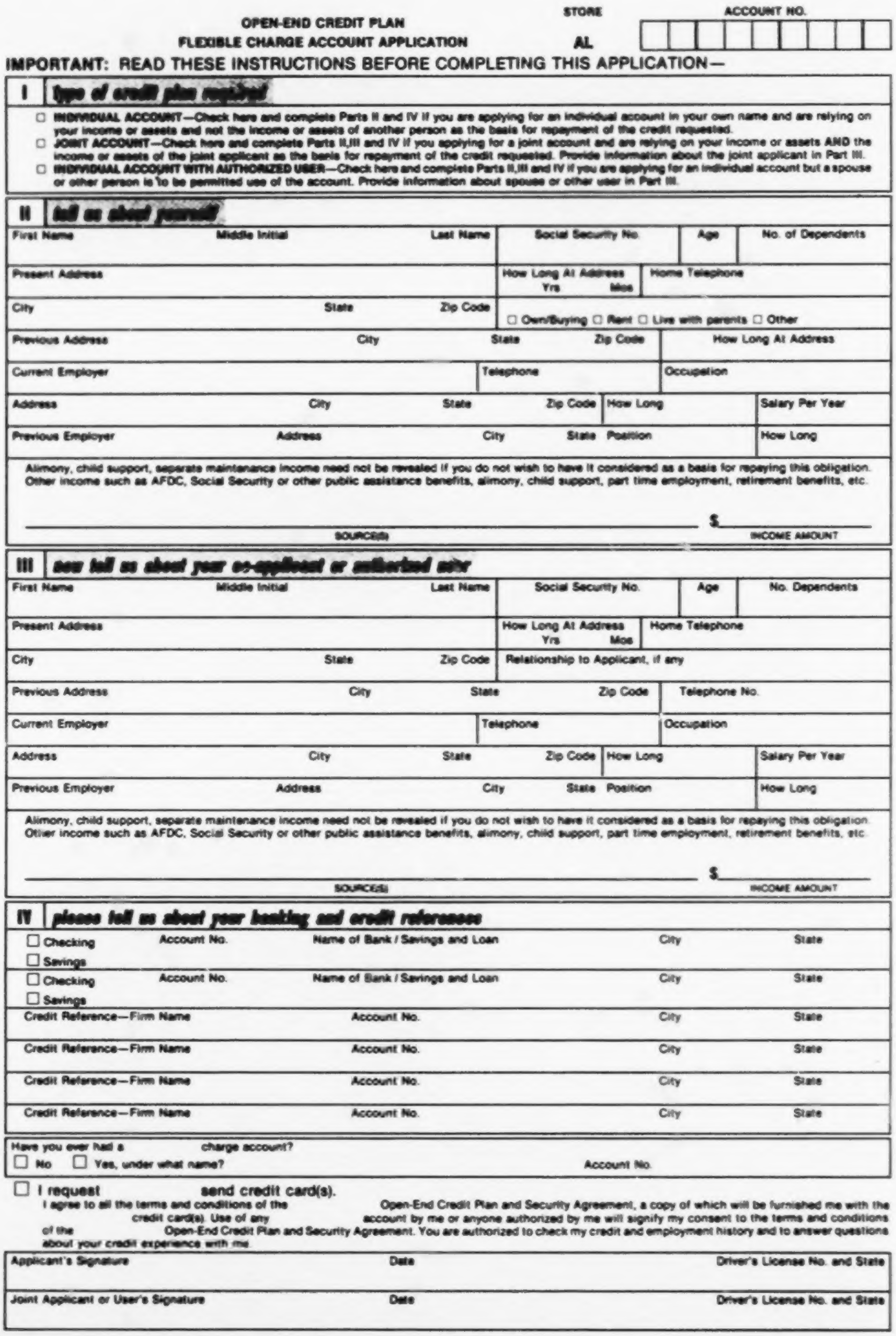
If you're having a few of these problems, you may be headed for credit trouble. Think about how you use credit and, if you can, start using it less.

What Is the Annual Percentage Rate (APR)

The annual percentage rate (APR) is the actual amount of finance charge expressed as a percentage of the loan outstanding over a year. It is a uniform method of computation establishd by the Truth-in-Lending Act of 1968. Previously, the cost of credit was described with various terms that made comparing different sources of credit difficult.

Do not confuse the APR with the finance charge. The finance charge includes the cost of interest, points, set-up charges, and credit life insurance. (One point is one percent of the amount of the mortgage. Points are paid to the mortgage lender, technically by the seller of the property. However, since the price of the house usually is adjusted to allow for this, points actully increase the interest rate on the loan to the buyer.) The finance charge is expressed in dollars and cents, while the APR is expressed as a percentage.

"Know what your rights are in dealing with financial institutions and lawyers."



OPEN-END CREDIT PLAN
FLEXIBLE CHARGE ACCOUNT APPLICATION

STORE AL

ACCOUNT NO. ☐☐☐☐☐☐☐☐☐

IMPORTANT: READ THESE INSTRUCTIONS BEFORE COMPLETING THIS APPLICATION—

I ***type of credit plan required***

- ☐ **INDIVIDUAL ACCOUNT**—Check here and complete Parts II and IV if you are applying for an individual account in your own name and are relying on your income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- ☐ **JOINT ACCOUNT**—Check here and complete Parts II,III and IV if you applying for a joint account and are relying on your income or assets AND the income or assets of the joint applicant as the basis for repayment of the credit requested. Provide information about the joint applicant in Part III.
- ☐ **INDIVIDUAL ACCOUNT WITH AUTHORIZED USER**—Check here and complete Parts II,III and IV if you are applying for an individual account but a spouse or other person is to be permitted use of the account. Provide information about spouse or other user in Part III.

II ***tell us about yourself***

First Name | Middle Initial | Last Name | Social Security No. | Age | No. of Dependents
Present Address | How Long At Address Yrs Mos | Home Telephone
City | State | Zip Code | ☐ Own/Buying ☐ Rent ☐ Live with parents ☐ Other
Previous Address | City | State | Zip Code | How Long At Address
Current Employer | Telephone | Occupation
Address | City | State | Zip Code | How Long | Salary Per Year
Previous Employer | Address | City | State | Position | How Long

Alimony, child support, separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Other income such as AFDC, Social Security or other public assistance benefits, alimony, child support, part time employment, retirement benefits, etc.

______________________________ $______________
SOURCE(S) INCOME AMOUNT

III ***now tell us about your co-applicant or authorized user***

First Name | Middle Initial | Last Name | Social Security No. | Age | No. Dependents
Present Address | How Long At Address Yrs Mos | Home Telephone
City | State | Zip Code | Relationship to Applicant, if any
Previous Address | City | State | Zip Code | Telephone No.
Current Employer | Telephone | Occupation
Address | City | State | Zip Code | How Long | Salary Per Year
Previous Employer | Address | City | State | Position | How Long

Alimony, child support, separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Other income such as AFDC, Social Security or other public assistance benefits, alimony, child support, part time employment, retirement benefits, etc.

______________________________ $______________
SOURCE(S) INCOME AMOUNT

IV ***please tell us about your banking and credit references***

☐ Checking ☐ Savings | Account No. | Name of Bank / Savings and Loan | City | State
☐ Checking ☐ Savings | Account No. | Name of Bank / Savings and Loan | City | State
Credit Reference—Firm Name | Account No. | City | State
Credit Reference—Firm Name | Account No. | City | State
Credit Reference—Firm Name | Account No. | City | State
Credit Reference—Firm Name | Account No. | City | State

Have you ever had a charge account?
☐ No ☐ Yes, under what name? Account No.

☐ I request send credit card(s).
I agree to all the terms and conditions of the Open-End Credit Plan and Security Agreement, a copy of which will be furnished me with the credit card(s). Use of any account by me or anyone authorized by me will signify my consent to the terms and conditions of the Open-End Credit Plan and Security Agreement. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature | Date | Driver's License No. and State
Joint Applicant or User's Signature | Date | Driver's License No. and State

A Typical Credit Card Application

Notice that this application does not require that you state your marital status or that you apply for credit in your spouse's name if you are still legally married. A person may hold a credit card in any name that he or she regularly uses and is generally known by so long as no fraud is intended. In addition, alimony, child support, and maintenance payments are included in your income only if you want them to be considered.

For Further Reading

Porter, S. *Sylvia Porter's Money Book for the 80s.* Garden City, N.Y: Doubleday and Co., Inc., 1979.

Quinn, J. B. *Everyone's Money Book.* New York: Delacorte Press, 1979.

Consumer Credit: How You Are Protected. Illinois Cooperative Extension Service Circular 1194, 1981.

"Financial Facts of Life for Newly Single Moms." *Changing Times,* May 1983, vol. 37, no. 5, pp. 59-62.

Uses and Costs of Consumer Credit. Illinois Cooperative Extension Service Circular 1182, 1981.

Also, look for Sylvia Porter's syndicated column in newspapers.

This circular was prepared by Karen L. Moore, former Family Resource Management Specialist, CHEP. Acknowledgment is also given to the parents and children who enthusiastically shared their experiences through photographs and personal responses.

Project coordinators: Robert Hughes, Jr., and Jane A. Scherer
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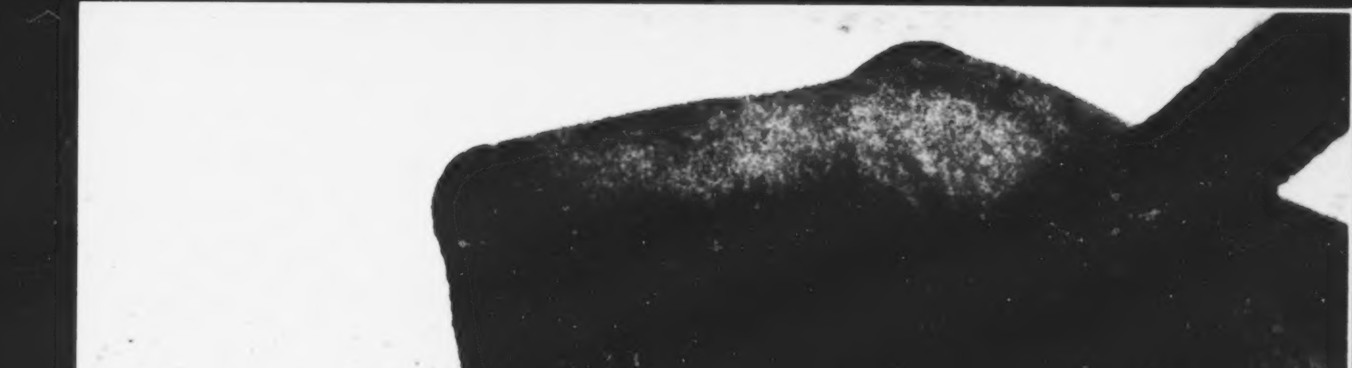
10M—2-86—Andromeda CT

PARENTING ON YOUR OWN


You're Special!

PS 016832

FINDING THE JOB YOU WANT

In the long run, we shape our lives and we shape ourselves. The process never ends until we die. And the choices we make are our responsibility.

—Eleanor Roosevelt

Finding "the job" means committing yourself to the process. You will need to begin by concentrating on yourself — discovering who you are, what your skills and interests are, and what things are important to you in a job. You will begin to build confidence by knowing yourself better and deciding what you want for your future.

You may decide you need to go back to school, move to another community to get the work you want, or take an entry-level job and begin the climb up your career ladder. Whatever strategy you decide on, you can do it!

In this publication we will focus on some specific job-readiness skills. Remember — you already have a lot going for you.

Getting to Know Yourself

It is a common belief that a job search begins with combing the daily want ads or with filling out a job application. Actually, the best place to start is within yourself. Begin with a hard look at what you feel is important to you in life and in a job.

Career choices are most satisfying when they are compatible with your personal characteristics. These include:

- Tasks you do or have done well.
- Outstanding character traits.
- The job conditions you want.
- Things that catch and hold your attention.
- Things you do well or very well.

You can start your job search by closely pinpointing your successes, strengths, career values, interests, and abilities. One way to do this is to write a brief autobiography. Describe the things you do well, what you value or feel strongly about, what you enjoy doing, how you spend your time, and what you want the future to include. Take time to really think about who you are and what you feel. After completing your autobiography, set it aside for a few days and then go back to it and list all your personal successes, strengths, career values, interests, and abilities. You may find that you have never really taken time to know yourself.

Another way to become better acquainted with yourself is to complete the activities in this issue of *Parenting on Your Own*.

The Big Decision

You want a job that you'll like and feel good about. But how do you decide which job that is?

What do you like to do best? Do you like to work with things, ideas, or people? Do you prefer to do the same things over and over, or many different things?

Where do you like to be? Would you rather be indoors or outside? In a quiet or active place? Working in a busy office or at home?

What kinds of people do you like to spend time with? Would you rather work by yourself or with others? Do you prefer to work closely with supervisors or to check in with them only occasionally?

Also think about what's most important to you in your work. Is it money, status, being with people you like, a feeling of success, steady work, or some other thing.

As you think about these questions, you may want to take time to fill in "The Pleasure Detector" and "What Do You Want From a Job?"

It's time to begin thinking about how to find the right job for you.

The Pleasure Detector

In the spaces provided, check (√) the activities that really give you pleasure now or that you think would if you tried them.

I like . . .

______ to give parties
______ to travel
______ solving puzzles
______ giving advice
______ sports
______ working alone
______ going to the theater
______ to take risks
______ to do research
______ to be my own boss
______ to attend meetings
______ to persuade people
______ older people
______ routine, orderly tasks
______ to sing or act
______ taking care of sick people
______ to arrange furniture
______ to decorate houses
______ to live in a small town
______ doing physical labor
______ preparing a gourmet meal
______ finding bargains
______ working with numbers
______ negotiating a contract
______ designing clothes
______ to drive a car
______ to counsel families
______ to have a lot of people around
______ to collect art
______ to read
______ listening to music
______ raising money for charity
______ important people
______ repairing furniture
______ to teach
______ to sell
______ to analyze research reports
______ taking care of animals
______ to work at night
______ office work
______ taking care of children
______ to do things outdoors
______ building things
______ big cities
______ problems in biology
______ navigating a sailboat
______ interviewing people
______ sewing clothes
______ supervising people
______ ______________________
______ ______________________

Now select the five items that give or would give you the most pleasure and list them below.

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________

What jobs can you think of that would give you some of these pleasures?

What Do You Want From a Job?

Rank the following job qualities from 1 to 17 in order of their importance to you. (One would be most important; 17, least important.)

______ **Money**
______ **Growth potential**
______ **Pleasant environment**
______ **Job security**
______ **Closeness to home**
______ **Good fringe benefits**
______ **Promotional possibilities**
______ **Status or prestige**
______ **Regular hours**
______ **Flexible hours**
______ **Opportunities to travel**
______ **Friendly co-workers**
______ **Freedom in choices of dress and life style**
______ **Chance for self-expression**
______ **Chance to use education**
______ **Diversity of tasks**
______ **Belief in the purpose of the organization**

As you think about what job is best for you, evaluate it based on the factors you have chosen as most important. For instance, if you ranked "closeness to home" as number 1, you will probably want to rule out all jobs located more than five or ten miles from home.

Suggestions for Learning What Jobs Are Available

If you have been out of the job market for some time, you may feel that you know little or nothing about what kinds of jobs are available in your community. To help you become better acquainted with the current employment/business situation, consider the following suggestions.

- The business pages or articles in daily newspapers give information about businesses that are expanding, merging, relocating, and hiring. Most dailies provide special business coverage at least one day a week.
- Personal visits to businesses are well worth the time and effort. These visits will give you a chance to learn more about specific jobs and businesses in your community.
- The telephone book can give you an overview of the types of businesses and jobs that are available. In addition, the local chamber of commerce may have a listing of businesses and contact persons.
- Your local job service (state employment office) can provide information about jobs with growth potential and the salary you can expect for various careers. A job service will also be able to tell you what jobs are available now in your community and what they pay.
- The *Occupational Outlook Handbook* is the single best written source for career information. It is updated annually and gives job descriptions, qualifications, salaries, and the expected demand for all kinds of jobs. Public libraries have copies in their reference rooms. This reference will help you in making long-term career decisions.
- Word of mouth may be the best way to learn about the job market. Talk to everyone. Let friends, neighbors, relatives — everyone — know you are looking for a job. You will get a lot of help and insight from those around you.

Conducting the Job Search

Keep in mind that getting a job is a job in itself.

You may have already found this to be true. Or maybe you are just beginning to think about finding a job. Being prepared and well organized while conducting your job search will make it less frustrating and time consuming.

As you begin the job search, prepare yourself with several copies of your resume; all pertinent information that is needed to complete job application forms; current information about the job market in your area; and a listing of employment resources to help you with your search.

There are many resources available to you in your job search. This chart lists five important resources. As you use these resources, keep track of what you have done and what you need to do in the future. Then update the chart in two weeks to measure your progress.

"The majority of workers hear about their current jobs from friends and relatives."

Employment Resources to Help Me

Today's date:__________ Update__________

Employment resource	What I have done	What I need to do	What I have done	What I need to do
Word of mouth				
Want ads				
Yellow pages in phone book				
State employment service				
Private and public employment services				
Other				

"When I knew I had to go to work, I rented a typewriter and practiced for a summer to get my skills up."

Gaining Momentum in Finding a Job

What does it take to get the job you want? Action! Don't wait for the job to find you — go after it! Begin by setting three goals for your job search and career planning. And when you've reached your goals, be sure to reward yourself. Use the "Contract for Looking Ahead" below to list your goals.

Examples of goals include: enroll in a community college word-processing course this semester; go to the library to read the *Occupational Outlook Handbook* and select five occupations you'd like to learn more about; or have an appointment with a counselor at the job service and discuss job opportunities in your community.

Contract for Looking Ahead

I, ______________________________, as a mature person, understand that I have many skills, talents, abilities, and strengths. With these many assets, I am capable of making changes that I want in order to continually improve the quality of my life and my family's life.

Today, I make this contract with myself to successfully accomplish three goals that will help me in my job search and career planning.

Goal____

Estimated date for completion:____________

Goal____

Estimated date for completion:____________

Goal____

Estimated date for completion:____________

Upon completing these three goals, I will reward myself by______________________

____

Date:______________

Signed:____

Witness:____

For Further Reading

Berman, E. *Re-entering*. New York: Playboy Paperbacks, 1980.

Bolles, R. N. *What Color Is Your Parachute?* Berkeley: Ten Speed Press, 1984. (Paperback.)

Campbell, D. *If You Don't Know Where You're Going, You'll Probably End Up Somewhere Else*. Allen, TX: Argus Communications, 1974. (Paperback.)

Your Job: Get It, Find It, Keep It. Available from your County Cooperative Extension Service. A packet of information that includes six pamphlets and worksheets.

This circular was prepared by Jane A. Scherer, Program Coordinator, CHEP. Acknowledgment is also given to the parents and children who enthusiastically shared their experiences through photographs and personal responses.

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10M—2-86—Andromeda-CT

PARENTING ON YOUR OWN

MERCHANDIZING YOUR JOB TALENTS

PS 016832

You want a job. To find that job, you need to carry out a well-planned job search. You have a special product to sell — YOU! You are marketing your knowledge, skills, abilities, and experience. Whether you have been out of the labor force for a number of years or are looking for a new position after twenty years' experience, some of the techniques in this issue may help you. Remember, searching for the job of your choice is a job in itself. It takes planning, time, thought, and lots of work.

What's the Right Job for You?

After you have spent time getting to know yourself — your strengths, career values, interests, and abilities — you are ready to look at your job options. A single parent has different demands on his or her time than a parent with a spouse to share the child-rearing and homemaking responsibilities. You may be interested in an entry level job that lets you explore a whole new career, or you may need the highest paying job with the potential for rapid advancement. Other considerations may be time for your family, flexibility in work hours, future earnings potential, child-care facilities, job security, or retirement benefits.

Your job hunting will be influenced by the kind of job you are seeking. But no matter what job you are considering, you will need to begin making job contacts. And for that, you need a resume.

Ten Seconds to Make an Impression

If a resume doesn't impress an employer in ten seconds, chances are it never will. That's right, the average employer looks through 100 resumes a day, and so they are skimmed. To get an employer's attention, the resume's appearance and format are critical. Keep in mind that if the employer doesn't need to fill a position, it doesn't matter how qualified you are.

Limit your resume to no more than one or two pages. The resume should be easy to read, concise, and well organized. A good resume is a summary of personal, educational, and professional qualifications. Because this summary is often your "introduction," it should highlight your best skills and qualifications.

Writing a resume. A resume is a "fact sheet" that describes your skills, potential, experience, and personality traits that are relevant to the position you are applying for. The resume is a selling tool. It helps convince a potential employer that you are the person he or she has been looking for. Remember, you may need different resumes for different jobs you are applying for. For a resume to be most effective, it must be tailor-made for the job you want. Your resume will help you get your foot in the employer's door. It is your introduction and can help you get an interview.

Writing a resume may be new to you. You may already be thinking that you won't be able to do it. Don't panic! Whatever you are feeling, remember that finding a job is a process, and resume writing is just one step in the process.

There are two basic types of resumes — functional and chronological. A functional resume is the more useful and is preferred for the person who either has never worked outside the home or has not worked in a paid position for many years.

"The best jobs go to those who know how to get them."

The functional resume describes the skills you have that are directly related to the job and how you have used those skills in the past. Emphasis is on your abilities and potential, so little or no attention is given to exact dates, the people you worked for, or how you were employed.

The chronological resume format is a more traditional approach to resume writing. This resume contains the same type of information that you would provide on an application form. Emphasis is given to dates of employment, whom you worked for, and a brief description of what you did in the job.

Choose the format that will allow you to best highlight your worth to an employer. You may wish to use some features from both formats.

Edit your resume to make it easy to read, brief, and complete. Include only the most important information. Perfect spelling, grammar, and punctuation are essential.

Show the resume to friends or others who may be able to review it or react to it. Remember — this is no time to be modest. You are advertising your strengths and abilities. Don't be reluctant to give yourself credit for your outstanding qualities.

Type the final copy. You may want to have several copies printed. A neat overall appearance of the resume is important.

Your resume should be as appealing and unique as you are. There is nothing to prevent you from adapting, changing, deleting, or embellishing upon the information that you see in resume examples. Use your own creative abilities.

On pages 4 and 5 are examples of a functional and a chronological resume. The example of a functional resume is for an individual who has never held a salaried job, but who has many skills gained from life experience. No personal information that might be interpreted negatively is given.

Load your resume with action verbs. Employers want to know how much responsibility you have assumed in jobs or other experiences. "Was responsible for" does not explain enough. Be more specific, such as:

- Designed new filing system for church.
- Taught sewing to ten high school students.
- Initiated and wrote a federal grant application for community theater. Grant was funded for $7,000.

Here are a few action words to get you started:

administered
analyzed
budgeted
calculated
conducted
directed
initiated
managed
operated
organized
publicized
recruited
scheduled
served
specialized in
supervised

Things to omit. Notice what is not included in the sample resumes. Do not include anything personal and unrelated to the job such as age, marital status, height, weight, or irrelevant hobbies. These facts can create reasons for your resume to be screened out, possibly by just one person's bias.

Looking Ahead to 1995

Fastest growing occupations:
Computer service technicians
Legal assistants
Computer systems analysts
Computer programmers
Computer operators
Office machine repairers
Physical therapy assistants
Electrical engineers
Civil engineering technicians
Electronic data processing equipment operators

Source: U.S. Department of Labor, Bureau of Labor Statistics.

"A resume is no good unless it emphasizes the things that pertain to the job you're applying for. I have 12 versions."

Functional Resume

Ann Marie Thomas
1825 North James Street
Woodbine, Illinois 61086
858-3304 (days) or 867-0381 (evenings)

POSITION DESIRED	Child-Care Worker
QUALIFICATIONS	Well-developed skills for working with children, including effective disciplining of children and creative teaching of educational concepts. Experienced in working with children in a classroom setting, by acting as a Parent-Monitor (four years) and Sunday School teacher for seven-year-olds (eight years). Good understanding of how to plan a variety of activities, and meet the emotional needs of young children. Successfully raised two children. Actively concerned with issues about children and family relationships, especially those issues dealing with child care for children in single-parent families.
SPECIAL SKILLS	Artistic ability (printmaking, wood carving).
EDUCATION	Attended high school through the eleventh grade. Currently completing my education via the GED program.
EXTRACURRICULAR ACTIVITIES	Organized neighborhood child-care cooperative.
REFERENCES	Mrs. Ruth W. Williams, Teacher Stockton Grade School 305 West Jones Street Stockton, Illinois 61085 Phone: 858-3304 Rev. Peter Smith First Methodist Church 210 Bench Street Galena, Illinois 61015 Phone: 816-7321

"I looked at other friends' resumes and I found things I liked. And I think the big thing is to push your experience. If you don't have experience, then write about what you've done. You can make babysitting into a three sentence paragraph such as total care of a child, emotionally, physically and psychologically. It's all in the way you word it."

Chronological Resume

Joyce Kline
45 West Stephenson
Freeport, Illinois 61032
566-3901 or 974-3211
S.S. No. 367-15-6451

POSITION DESIRED	Bus Driver
WORK HISTORY	ILL-A-JOINT, Inc. 4515 Spruce Street Warren, Illinois (1978-1984) Position: Dispatcher
	County Line School 754 County Road Lena, Illinois 65728 (1971-1978) Position: Bus Driver
	Elite Stationers Danville, Illinois (1966-1968) Position: Delivery Van Driver
EDUCATION	High School Graduate Central High School, Moline, Illinois Date of Graduation: June, 1959
RELATED EXPERIENCE	Considerable experience driving cross-country. Logged nearly 60,000 miles while working as bus/delivery van driver. Special Driver Safety Citation Award received 1971-1978.
REFERENCES	Mr. F. G. Timms Raymor Seeds Pine Street Lena, Illinois 61701 Phone: 851-3011
	Dr. Paul Stone, Supt. County Line School 745 County Road Lena, Illinois 65728 Phone: 851-1234

17.7 Million Moms Working Outside the Home

Fifty-five percent of the nation's estimated 32.2 million women with children eighteen years old and younger held jobs outside the home in 1984 according to the Bureau of Labor Statistics. Among divorced women, 74.3 percent are in the labor force.

"When I go into an interview, I try to be very confident about myself."

The Next Move — The Interview

If you are well prepared, you will find that most interviews are pleasant and interesting discussions. Because so few people *do* prepare adequately, this gives you the opportunity to enter the interview knowing that you are already well ahead of others.

Keep in mind that many employers don't know how to conduct interviews in order to match your abilities to their needs. And most are eager to fill the job so that they can get on with their regular work. Your challenge is to help them see how you and your abilities are what they are looking for in an employee.

To help you meet this challenge there are some key considerations in a successful interview:

- Wear appropriate clothing.
- Be well groomed.
- Meet the interviewer with a firm handshake.
- Show a sense of humor and a readiness to smile.
- Be genuinely interested in the employer's business and alert to what the interviewer is saying.
- Show pride in your previous experiences.
- Display sound ideas.
- Demonstrate an understanding of the employer's needs and a desire to serve them.

Things you should stress during a job interview:

- Your qualifications for the job.
- Your stability and how your past experiences are relevant to the job opening.
- The contribution you can make to the organization.
- Your flexibility, readiness to learn, and ability to get along with others.

Things not to do:

- Do not arrive late.
- Do not be a know-it-all or an "I can do anything" person.
- Do not hedge in answering questions.
- Do not say you have skills that you know you do not have or cannot deliver.

Prepare for the interview. Anticipating an interviewer's questions and thinking through your answers beforehand can increase your chances for making a favorable impression. Here are some questions interviewers often ask. Be ready for them.

- How would you describe yourself?
- What is your greatest weakness? What is your greatest strength?
- Which is more important to you — the money or the type of job?
- What do you really want to do in life?
- What have you done that shows initiative?
- Why should I hire you?
- What do you know about our business? What can you do for us?
- What makes you think you are qualified to work for us?
- Why did you decide to seek a position with us?

After the interview. After each job interview, it is a good idea to make some notes before you forget what was discussed. Try using the following outline.

Looking at Your Interview

Interviewed at ____________________

Date ____________________

Address ____________________ Phone number ____________________

Person I talked with ____________________

Amount of salary discussed ____________________

Fringe benefits ____________________

Working atmosphere pluses ____________________

and drawbacks ____________________

Things I found out about the job ____________________

____

Things I forgot to check into: salary, benefits, hours, vacations, etc. ____________________

____

Follow-up needed: Letter ____________________

Phone call ____________________

Date of follow-up ____________________

Results ____________________

Things I feel impressed the interviewer ____________________

____

To improve my next interview, I should ____________________

____

____

____

____

For Further Reading

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This circular was prepared by Jane A. Scherer, Program Coordinator, CHEP. Acknowledgment is also given to the parents and children who enthusiastically shared their experiences through photographs and personal responses.

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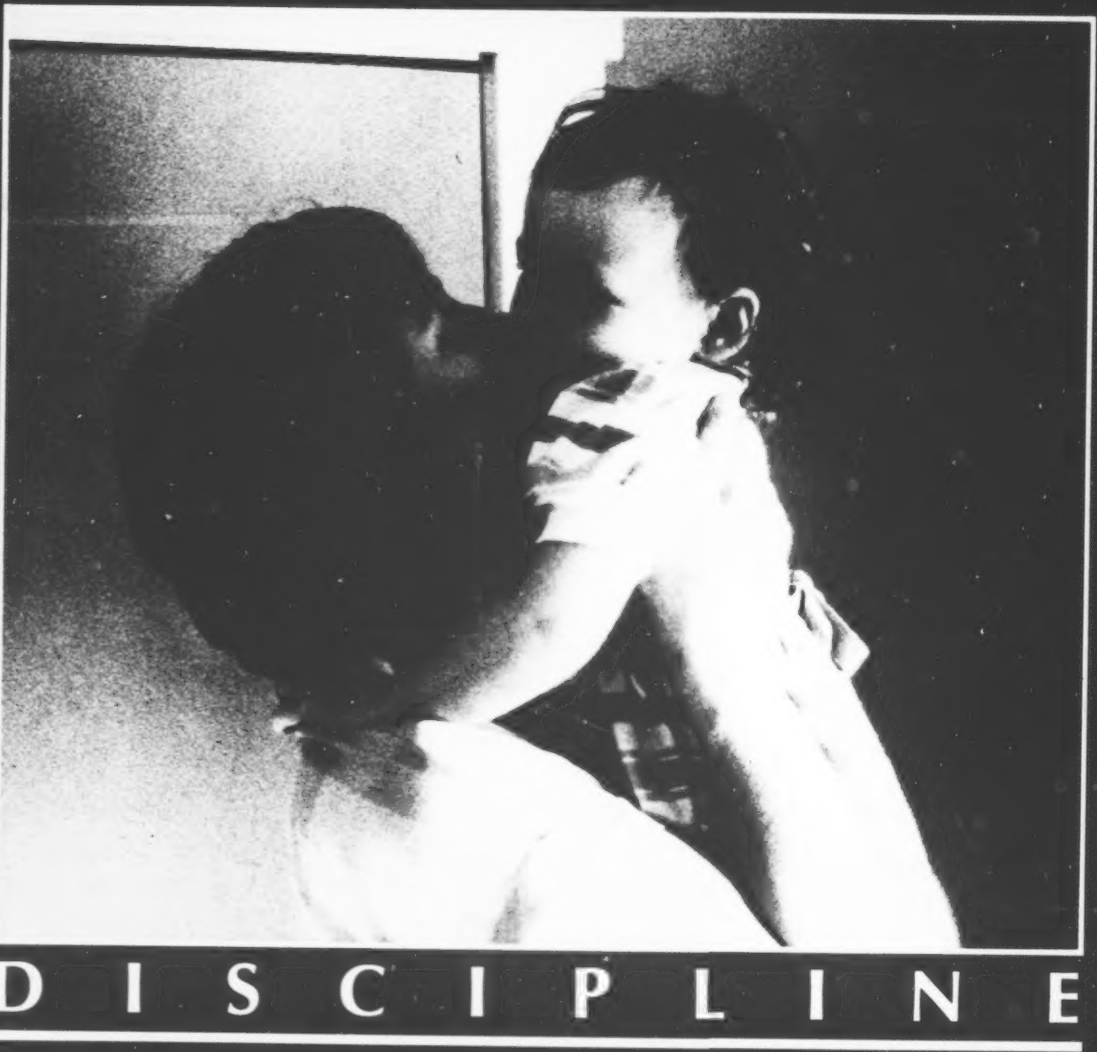
PARENTING ON YOUR OWN



DISCIPLINE

PS 016832

> *"I had a lot of difficulty at first. I was one to enforce rules. One of the things I had to do with* ***myself*** *and my children was to get more self-discipline and consistency. It helped me and it helped them."*

All parents sometimes feel frustrated and overwhelmed in dealing with children. This is not a problem just for single parents. Single parents can manage their children's behavior in effective and rewarding ways. Children can try our patience, but they can be a joy as well.

In this circular we will describe some parenting strategies that help children develop both self-control and self-esteem. As you well know, there are no magic solutions. Each parent must decide what is most effective for his or her children. You will probably find many of the ideas similar to your own ideas about effective parenting.

Effective Parenting

There has been a long debate over whether parents should be strict or permissive. Research tells us that the answer is some of both. Studies have shown that effective parents expect mature behavior from their children and set clear standards. They firmly enforce limits and standards. On the other hand, they encourage individuality and independence, particularly by allowing children to think about how to solve their own problems. These parents encourage discussion of issues, standards, and problems.

Perhaps most important, they recognize the rights of both parents and children. While children are expected to be responsive to parents' demands, parents accept a similar responsibility to be sensitive to children's needs. There is mutual respect between parents and children.

Perhaps the most important finding for single parents is that this style of parenting is effective in promoting the well-being of children from single-parent families. Children accustomed to this style of parenting generally get along better with their peers and have high self-esteem. These children develop a greater ability to think for themselves and they do better in school. And perhaps most important, these children gain greater self-control.

Discipline Principles

Several important principles are related to effective parenting.

Clarifying expectations. First, parents themselves need to be clear about what they expect of their children. You may want to decide what kinds of behaviors will be expected of the children. What are their responsibilities about their own clothes and rooms? What are their contributions with regard to house care, cooking, and cleaning? What do you expect in terms of bedtimes, mealtimes, schoolwork, television, friends, and so forth?

As you think about your ideas, use the activity "Expectations." As you write your expectations down, ask yourself, "Is this appropriate for my child at his or her age?" If you are unsure about what to expect, talk to friends and child-care providers, or read some parenting books. Also, remember that each child is unique, and develop expectations that fit your child.

After you have determined your expectations, you can discuss these with your child. When possible, be positive. Say "I want you to put your toys in the closet," rather than, "Do not leave your toys on the floor." Clear expectations teach children that rules of life do exist.

Expectations

Describe in a positive way your expectations for your children. Next, determine what rewards or consequences you might use with your children.

Expectations	Rewards or consequences
Personal care 1. 2. 3.	
Home care 1. 2. 3.	
Schoolwork 1. 2. 3.	
Bedtimes and mealtimes 1. 2.	
Other 1. 2.	

Consistency. Another important aspect of discipline is consistency. Once expectations have been developed, is there continuity in what occurs? Consistency provides the child with an ordered world that he or she can understand. The child learns, for example, that it is not okay to eat in the living room because that rule is repeatedly stated and enforced. It is impossible for children to learn the appropriate behavior if the rules are enforced only some of the time; one day it's okay to eat in the living room and the next day it isn't.

Research has demonstrated that when negative behavior is not consistently discouraged, it becomes harder to change. For example, consider the situation in which a child hits his or her playmates. When a parent is inconsistent, sometimes stopping this and sometimes not, the child has trouble understanding the expectation. If hitting has gone on for some time and now the parent wants it stopped, the parent will have much more difficulty changing the behavior. It is easier to be consistent from the beginning.

Of course, rules will change. As children develop responsibility and learn new behaviors, the rules are changed to reflect the new maturity. However, these changes are not random, but are clearly explained to children.

Responsiveness. How responsive you are to the child also affects discipline. That is, do you take the child's needs and wants into consideration when making rules? Does your behavior fit with the child's behavior? Sometimes, parents' actions reflect only their own feelings and moods and have little to do with the child's behavior. We all have our bad days when nothing goes right. On those days it may be hard to be responsive to our children's needs. But in the long run, responsiveness is important to effective parenting. Perhaps, for example, a child is crying and complaining. If this is a frequent behavior, you may respond very differently than you would if the child did not get much sleep the day before and has been upset during the day. While attempting to be consistent, be responsive to the particular circumstance. In most cases it is possible to be both consistent and responsive to the child's needs.

Explanations and reasons. A key part of effective discipline is explaining social behavior to children. Rules don't happen by chance. Effective discipline helps children understand the effects of their behavior on others. Good explanations tell the child how his or her behavior makes others feel. In one study, researchers found that children were more likely to do a boring job when told that, if they did not, the researcher would have to do it. But most surprisingly, they were more likely to do the boring job to help the researcher than just so that they could play. This suggests that children do understand and respond to the needs of others and do not just act in their own self-interest.

Explanations that focus on the feelings of others, that encourage the child to apologize or make amends for a wrongdoing, all help the child better understand people's needs. For example, when a child hits another child, you might say, "You don't hit other people because it hurts them." If a child does not seem to understand others' feelings, you might get the child to think about how he or she feels when someone hits him or her. Provide explanations to your children at a level that they can understand.

The explanations that you provide the children will serve as their guides for behavior in the future. As they learn how their behavior affects others, they will increasingly control their own actions.

"I think it is hard for me to be firm because I have to be the one that gives the discipline and I have to be the one that she turns to."

Verbal give-and-take. In respecting children's rights, parents can encourage discussion of rules, limits, and behavior. This does not mean that children are urged to challenge you all the time, but rather children are expected to think about their actions and the reasons for their actions. School-age children can help identify rules and suggest what should be done when these rules are followed and when they are not.

Research has shown that parents can respond to children in ways that foster appropriate discussions. For example, parents may refuse to change their position when a child is whining or complaining; however, the parents may change when presented good reasons. Just as you expect the child to respond to your reasons, you also can respond to the child's reasoning. In this way you encourage children to take control of their own actions and think them through.

Consequences. Rather than thinking in terms of rewards and punishments, it may be more useful for parents to think of consequences. Actions have consequences and a person's behavior has certain outcomes. This is most clearly seen in terms of physical effects. For example, not eating will result in hunger, and touching a hot

The Disruptive Child

Sometimes a child may be very disruptive and extremely difficult for a parent to manage. In some cases, the parent and child may seem to be locked in a struggle of negative actions and reactions. This situation is not healthy for the parent or the child. Gerald Patterson, who has studied families with disruptive children, suggests these guidelines for helping a parent get control of the situation:

- Set clear standards of behavior. *Decide on a specific set of rules of behavior and discuss these with the child. If the child can read, these might be posted in his or her room.*
- Firmly deal with misbehavior immediately. *If the parent deals with misbehavior immediately, the child begins to understand exactly what behavior is inappropriate and what the consequences are for breaking the rules.*
- Give praise, rewards, and affection for positive behavior. *Too often, the parent-child relationship has become so negative that the child no longer receives any positive experiences. It is vitally important that you encourage the child's attempts to behave positively.*
- Watch the child's behavior closely. *To bring change about, the parent needs to be sensitive to the child's actions. To deal with misbehavior, or good behavior, the parent will have to watch the child closely.*
- Be consistent. *Maintain your standards, and follow through with praise or limit-setting. Children learn best when they know exactly what to expect.*
- Use time-out or withdrawal of privileges. *Use discipline techniques that help you as a parent stay calm and reasonable. By using time-out, both you and the child have an opportunity to calm down.*

Dealing with a very disruptive child can be difficult. For more information read Families *by Gerald Patterson or consult with a local psychologist, social worker, or family therapist.*

stove will cause burned fingers. When using discipline, we are trying to help children learn appropriate behaviors. We want the consequence to fit the behavior as much as possible.

For example, perhaps you want your child to learn that hitting others is not okay. You know from your own experience with people that aggression does not foster good relationships. In fact, if people are aggressive, they won't make many friends. The consequence of hitting is the loss of friends, but learning this may take a long time, and as a parent you want to deal with the current situation.

There are several things you might do to stop the child from hitting. You might hit or threaten to hit the child. But what does this teach? It teaches that whoever is the strongest can hit, but others cannot. You might deny the child a snack or the chance to watch television, but these events have no relation to the hitting. You could also remove the child from the play situation by

Spanking

The best advice about spanking is to avoid it. Research tells us that children who have been spanked often grow up without learning how to control their own behavior. Or they grow up without feeling good about themselves. You might ask, does this mean your child will be permanently affected if you've spanked him or her a few times. The answer is no. If you occasionally spanked a child it probably did not harm the child — but it probably was not helping either.

Maybe you are saying to yourself, "Spanking is the only thing that works!" However, ask yourself if you ever had to spank a child more than once for the same behavior. Have you found your child increasingly resistant to change, even though you spank? If your answers are yes, you may be ready to consider some alternatives.

One alternative to spanking is time-out. Time-out is similar to any other consequence a parent would use to help a child understand rules and appropriate behavior. That is, parents can explain to children that when they behave in an inappropriate way, the consequence will be a time-out. Time-out may be most useful for handling aggressive or hostile actions. These may range from teasing to hitting.

The purpose of the time-out is to remove the child from the situation to allow for a cooling off time and also to give the child a chance to think of alternative ways of handling the situation.

For example, your son might be teasing your daughter. After what you think is a fair warning, he continues. You send him on a time-out to his room, explaining that he can come back to the family room when he can play appropriately. You let him know that he should tell you when he is ready to come out. This may take five to ten minutes. When you and he are ready, you ask him what he could do in a similar situation in the future. If you're satisfied that he can behave appropriately, he can return to the family room.

This technique can be used with children of all ages. For young children the corner of the room may be used for time-out. Such young children may not be as able to suggest alternative ways to behave. Often you will need to suggest ways that they can behave in the future.

If you are changing your style of discipline from spanking to time-out, remember that your children may really test you. In using time-out, parents do not need to be any less firm about appropriate behavior or relax their standards for good conduct. For more information about using time-out, see Families by Gerald Patterson.

"At the worst points it always gets better."

sending the child to his or her room. This consequence is more directly tied to the situation. In the long run, the child will surely lose chances to play with others if he or she is aggressive. In the short term, the child loses a chance to play with others. By choosing this response to your child's actions you have helped teach this idea about relationships. These same ideas can be applied to all types of rules and situations. Try to find consequences that fit the behavior.

Positive behavior can be handled in a similar way. Children don't necessarily need a reward for positive behavior. Perhaps pleasure comes from the event itself. Most children do not need to be rewarded for playing nicely with other children. Playing itself is rewarding. Also, children will do many things for the praise and encouragement you as a parent give them. Sometimes, of course, these methods will not work. But you can minimize the need for rewards.

Go back to the "Expectations" activity and look at the rewards and consequences you wrote for each expectation. Are these rewards and consequences appropriate? Do the rewards and consequences fit the rule?

Summary

Parenting is a difficult but rewarding experience. The thoughts presented here may give you some ideas about how to discipline more effectively. You are encouraged to try these suggestions and see if they fit your style and situation. If you make major changes in your style of discipline, it will take some time for both you and your children to adjust. Your children may try to "test" you and the new rules and consequences. That's okay as long as you've made both rules and consequences perfectly clear and are willing to enforce them from the beginning. Even if you feel you're already an effective parent, you can still probably improve your ways of dealing with your children. Talk with other parents and find out what works for them. Remember that your children will respond to a kind but firm style of discipline.

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PARENTING ON YOUR OWN

PROVIDING CARE FOR YOUR CHILDREN

PS 016832

"I think you have to choose child care very, very carefully and think what's best for your child."

Finding quality child care may be one of your most important responsibilities. While the search for warm, loving, and knowledgeable people to care for your child may require time and effort, the results can be rewarding for both you and your child. Parents who are happy with the care of their children feel better about themselves and their work. Furthermore, research findings indicate that children in quality child care are well adjusted and secure.

In this issue we will compare two types of day care commonly used by parents and will provide information on how to identify quality care. We will also offer information on helping your child adjust to day care and on how children in day care fare compared to those raised in the home. For those families with older children, a section on self-care by children is also included.

Day-Care Centers Versus Family Day-Care Homes

One of the first decisions you will need to make is what type of care is best for your child. The two most common types of care for children outside the home are day-care centers and family day-care homes.

Quality care can be found in both settings. In most states both types of facilities must meet certain requirements to be licensed. Furthermore, care givers who are actively involved with the children in teaching, talking, and playing can be found in both centers and homes. Which you choose will depend on factors such as your goals and values as a parent, the needs and interests of your child, the amount you wish to pay, and your work schedule.

For example, family day-care homes often provide more flexible operating hours than centers and are more likely to offer evening and weekend care. This flexibility may be an important factor in your choice. However, alternative arrangements for care may be needed if the family day-care provider becomes ill or goes on vacation. When considering this type of care it is important to discuss how such situations will be handled.

Family day-care providers also offer a more homelike atmosphere for the children and may be more willing to care for infants. The relationship between the care giver and the parents may also be somewhat closer in home care than in center care. You will need to assess how important these characteristics are for both you and your child.

In contrast, day-care centers usually provide a wide variety of formal learning activities and are more likely to have some staff trained in child development or early childhood education. Day-care centers also tend to be somewhat more expensive than family day-care homes. While quality centers foster growth in all areas of development (physical, mental, social, and emotional), some centers may give special attention to certain areas. This also may enter into your decision. For example, if your child is hesitant around other children, you may decide to select a center that places special emphasis on helping the child develop effective social skills.

Each type of care has something special to offer your child. Which you choose depends on what is best for you and your child. However, regardless of whether you choose a day-care center or a family day-care home, you will want to select a quality facility.

"I know that there are teachers there that he really likes - that go out of their way to give him extra kisses and hugs and make sure he's feeling all right. They've been very supportive."

Quality Care

Each state has responsibility for setting standards that must be met in order for day-care centers and family day-care homes to be licensed. These standards are aimed primarily at assuring the safety and good health of the children. You will want to contact the state agency responsible for licensing child-care facilities in order to find out the specific requirements for your state.

Many factors contribute to quality care. Among these are:

Stability. Children adjust most easily to day-care situations that are stable over time. Like adults, children need the assurance that the world is consistent and predictable. Going to the same home or center and interacting with the same adults over long time periods assures that there will be consistency in routines and activities. It also allows the child to develop close relationships with his or her care givers. Therefore, when selecting day care it is important to choose a place that will meet the needs of your family and your child for a fairly long time period and one in which few staff changes are expected.

Small groups and sufficient staff. It is important that children in day care receive individual care and attention. To achieve this it is necessary to limit the total number of children in the group to a manageable size and to provide sufficient staff to meet their needs. For preschool children in day-care centers there is more active questioning, responding, praising, and comforting, and less routine monitoring when there are fewer than fifteen to eighteen children in the group and more than one care giver is present. However, the size of the group and the number of adults needed also depend on the age of the children being cared for. For example, for infants the group's size should be much smaller and the adult-child ratio closer to one adult for every four infants.

Care-giver characteristics. The most important aspect of day care is the care giver. In high-quality centers and family day-care homes you will find individuals who are actively involved with the children in talking, teaching, and playing. They help the children develop their interests, are responsive to their questions, encourage their independence, and guide, rather than control, their behavior. Staff members who have some training in child development or early childhood education and several years of experience are especially likely to provide this level of interaction.

Variety of materials. An environment that offers children many things to do is important. Such an environment prevents boredom and also helps the child learn and develop new skills. Alison Clarke-Stewart, a child-care researcher, recommends that the following materials be available: building materials (blocks, construction sets); structured materials (puzzles, books); artistic materials (paints, musical instruments); manipulative materials (clay, sand); make-believe materials (dolls, dress-up clothes); active play equipment (slides, tricycles); and soft, cuddly materials (cushions, pillows). It is also important that children have enough space for activities and that the environment be both safe and pleasant.

Care that meets the needs of the child. The best type of care meets the needs of the individual child. Children who are slow to warm up will probably do best in an unpressured, supportive atmosphere. Children who are difficult to handle will most likely fare better in a more structured and consistent setting. Active children need room to play and less restrictiveness. Shy children may benefit from sensitive care giving in a busy, cheerful place.

Child-Care Observation Checklist

The best way to select quality child care is to observe. The following checklist developed by Allison Clarke-Stewart is appropriate for use with homes or centers. It should be possible to rate the home or center in a thirty-minute visit. You will want to visit several places and then compare your ratings to decide which setting offers the best care for your child. It is best to read through the following checklist and identify items that are especially important to you before you begin your observations. Be sure to obtain at least this information for all places you visit. In the space provided under "Location," enter the name of each place visited.

	Location 1			Location 2			Location 3		
	Yes	No	Did not observe	Yes	No	Did not observe	Yes	No	Did not observe
Health and Safety									
Adults do not smoke in a room in which children are present.									
Floors are clean.									
Floors are carpeted or have nonskid covering.									
Children's eating area is clean and attractive.									
No children with soiled diapers or pants.									
At least one adult present at all times to supervise children.									
Detergents, medicines, drugs kept out of reach of children (high shelf or locked cabinet).									
Electrical outlets covered with safety caps.									
First aid supplies (soap, bandage, gauze, thermometer) available. Ask about this.									
Toys and equipment in good repair (no sharp edges, splinters, paint chips, electrical wires, loose parts on toys).									
Heavy pieces of furniture (cabinets, bookcases) secure and stable, can't tip over on children.									
Staff keeps records on each child (emergency phone numbers, medical information).									
Woodworking or kitchen tools (hammers, scissors) and other sharp objects used only with adult supervision.									

	Yes	No	Did not observe	Yes	No	Did not observe	Yes	No	Did not observe
Physical Space									
Individual space (locker, drawer, cubicle) for each child to store personal belongings.									
Dark and quiet space to allow children to nap (shades or curtains can be closed, cots can be set up in separate area, or there are bedrooms).									
Storage space available for children to return toys and equipment to shelves after use.									
Windows low enough for children to see outside.									
Temperature and humidity comfortable (approximately 68° to 70°F).									
A variety of pictures, posters, mobiles in view.									
Toileting area easy for children to get to.									
Direct access to enclosed outdoor play area from the building.									
Outdoor play area with open space for sunny days.									
Outdoor play area with covered space for rainy days.									
Outdoor play area easy to supervise (no hidden areas where children cannot be seen).									
Outdoor play area well drained and covered with a soft surface (sand, bark, grass for tumbling, running, sitting) in one place and a hard surface (for riding toys) in another place.									
Indoor play area with soft surfaces (pillows, cushions, rugs, easy chairs, couches).									
Physical space not overcrowded (too many children, too much large equipment).									
Materials, Equipment, and Activities									
Attractive and well-written story and picture books.									
Materials and equipment for quiet play (books, puzzles) and active play (riding toys, climbing structures).									
Enough materials and equipment so that children do not have to wait more than a few minutes to use them.									
Opportunities to run and climb both indoors and outdoors.									

	Yes	No	Did not observe	Yes	No	Did not observe	Yes	No	Did not observe
Choice of several activities (story, music, painting, puzzles) much of the time, except during naps, mealtime, lessons.									
Full range of activities available to both boys and girls (dress-ups, housekeeping, dolls, climbing and riding equipment, cars, trucks, tools).									
Both children and adults involved in cleaning up after activities (clearing table, folding laundry, putting away paints).									
Some or all of the following materials: paints, crayons, pencils, paste, clay or dough, sand, water, scissors, paper, buttons.									
Two or more of the following toys and equipment: riding toys, climbing equipment, pull toys, balance beam, pounding toys, stringing toys, nested boxes.									
Building or construction materials: wood, cardboard, boxes, blocks, building toys.									
In outdoor play area two or more of the following: blocks, cartons or boards for building, sandbox and sand toys, slides, riding toys, seesaw, balance beam, tires.									
Play area indoors where no furniture or objects are off limits.									
Toys and play materials accessible without asking (on low, open shelves, in toy chests).									
Teachers, Adult Staff, and Care Givers									
Enough adults to provide individual attention (probably at least one for every six children, more for children under three years).									
Adults explain clearly what they want in words children can understand, often kneeling or bending to the child's eye level when speaking.									
Adults use encouragement, suggestions, and praise rather than orders, commands, prohibitions, criticism, or reprimands.									
Adults respond to children's questions.									
Adults are observed to teach children sometimes but not all the time (teaching may be informal, explaining, labeling, reading).									
Some sort of educational program in evidence.									
Adults have had some training in child care and child development. Ask about this.									

	Yes	No	Did not observe	Yes	No	Did not observe	Yes	No	Did not observe
Adults are interested in child care as a career (attend meetings, read books, are part of a daycare support network, have ties to other community agencies), not just a temporary job. Ask about this.									
Adults do not spend all their time with one child while other children have nothing to do.									
Male as well as female adults are employed by the center or available in the home.									
No physical punishment.									
Children									
Children appear happy (laughing, joking) around adults.									
Children are busy and involved (not wandering aimlessly, just sitting and staring blankly, waiting for a long time).									
Each child spends some time interacting (playing, talking, working together) with other children.									
Children seem to enjoy one another (help, smile, show approval, play).									
No fighting (hitting, pinching, kicking, grabbing toys).									
Children are in relatively small classes or groups in the center (no more than eighteen preschoolers or eleven toddlers or seven infants); in a daycare home, a small number of children attending (probably not more than three).									
Both boys and girls present.									
Age spread of children is about two years.									
Children are observed choosing a new activity on their own.									
Parents									
Staff encourages parents to visit any time.									
Staff is willing to answer parents' questions or talk about the program.									
Staff agrees with parent about discipline and child management.									
Individual Child									
Program is appropriate for particular needs and temperament of child (fill in for individual child).									
Totals									

You and the Care Giver

Selecting quality child care is only the first step in seeing that your child is getting the best care. Your relationship with the care giver is important as well. Your care giver needs to know what is happening at home and you need to know what is happening in day care. One study found that parents spend only about eight minutes in day-care centers picking up or dropping off their children. This is probably not enough time to really know what is taking place each day. When both you and the care giver know what is happening, it will be easier to understand your child. There will probably be fewer surprises. Take time to get to know your care givers and let them know about you.

The Child's Adjustment to Child Care

Anyone who has ever observed a young child dropped off at a sitter or at child care for the first time knows that the child is likely to be upset. Some children cry and cling to the parent while others are fussy and irritable. These separation behaviors are especially intense for children younger than three. It will take some time for your child to adjust to the new setting. It was once thought that the adjustment period was over once the child stopped crying when the parent left. However, recent studies indicate that most children take about six months to adjust to a new child-care setting. Of course this time will vary according to the child's age and personality. During this adjustment period there may be changes at home in eating, sleeping, and play. Gradually your child begins to feel comfortable in this new situation and realizes that you will return each day.

You can help your child adapt to this new situation. Before your child begins attending a center or home, stop in for a short visit during which you introduce your child to the care giver and the other children. Also show the child all the interesting things he or she will be able to play with. If you are working part time and have some flexibility in your hours, discuss with the care giver what schedule would make your child's adjustment easiest. Coming on three consecutive days may provide more continuity than a Monday, Wednesday, Friday schedule.

If it is agreeable with the day-care provider, you may want to stay with your child for a while during the first few days, gradually decreasing the amount of time you stay each day. It may also help to bring along a favorite toy or security blanket for the child. Be sure to let your child know when you will return and answer any other questions your child may have. When it is time for you to leave, it is best if you have a warm, positive, and matter-of-fact attitude. Prolonged leave-taking and concerned looks can communicate to your child that there is something to worry about in this situation.

Remember, all children go through this adjustment period. Eventually your child will become comfortable in the day-care situation and will eagerly join the group upon arrival.

"I feel good because when I drop her off she doesn't cry; she says 'See ya' and I feel good when I pick her up because she tells me all the things she's done -- all the way home."

How Do Children Fare in Day Care?

One of the questions you may have is how being in day care might affect your child. Studies in the last twenty years indicate only a few differences between children who are raised at home and those cared for outside of the home.

Home-reared and center-reared children differ little in terms of mental functioning. In the few cases where differences have been found, children in day care tend to perform somewhat better. You may also wonder whether being away for long periods of time will affect the relationship you have with your child. However, there is little evidence that quality day care has any lasting negative effects on the parent-child bond.

One area in which day-care children do appear to be different from home-reared children is the children's ability to get along with others (social development). Most children raised in day care are in contact with a large number of children and adults, which provides a somewhat different experience for them than for children who remain in the home. Because of this broader social contact, children in day care usually are more confident with unfamiliar adults and tend to be somewhat more cooperative with both adults and children. There is also some indication that they are more aggressive with their playmates. However, this is not always the case.

These effects depend a great deal on the setting and type of child-rearing practices that are being used. As a parent you will want to pay close attention to the type of interactions among the children and between the care givers and the children. Are there positive interactions? Does the care giver teach, talk, and play with children in ways that fit your ideas? All of these issues will influence the child's social development in the day-care setting.

A second area in which day care affects children is the frequency with which they develop some types of illnesses. Preliminary research indicates that for children younger than three years, some types of illnesses, such as diarrhea and ear infections, may be more common in day-care settings. However, there also is evidence that older children in day care may develop somewhat fewer illnesses than do home-reared children.

Two factors that have been shown to be associated with lower rates of illness in day-care settings are smaller group size and the use of good sanitation procedures. These factors are especially important in centers that care for infants and toddlers, since infectious germs are often present in children's bowel movements. As a parent you should determine that day-care personnel observe good hygiene procedures, especially when diapering children, and that older children are taught to wash their hands frequently, especially after toileting and before eating. Using these same procedures at home will make it easier for your child to learn these routines and will minimize the spread of germs in the home environment as well.

When Are Children Able to Care for Themselves?

At some point during the school years, parents begin to consider the possibility of having children care for themselves rather than being cared for by others. Self-care can be a rewarding experience for children who are ready for it. It can help them develop independence and responsibility and can give them confidence in their own abilities. However, if the child is not ready, self-care can be a frightening and potentially dangerous situation.

How can you tell if your child is ready? Unfortunately, there is no magic age at which children develop the maturity and good sense needed in order to stay alone. However, there are some signs that your child may be ready. First, your child should indicate a desire and willingness to stay alone. Children who are easily frightened or who express an unwillingness to stay alone are probably not ready for this responsibility. In addition, your child should be showing signs of accepting responsibility and being aware of the needs of others.

Second, children who are able to get ready for school on time, solve problems on their own, complete homework and household chores with a minimum of supervision, and remember to tell you where they are going and when they will be back are demonstrating some of the skills they will need to care for themselves. Finally, your child should be able to talk easily with you about interests and concerns. Good parent-child communication is needed to assure that any fears or problems that arise because of staying alone can be quickly discussed and dealt with.

If your children show signs of independence, you may want to consider having them care for themselves. However, several other factors must also enter into your decision. These are (1) the neighborhood in which you live, (2) the availability of adults nearby, and (3) how long your child will be alone. If your neighborhood is unsafe, if there are no adults nearby to call in case of an emergency, or if your child must remain alone for a very long time, it is probably best to continue to use some form of child care even if your child seems ready to stay alone.

Preparing your child to stay alone. If you and your child agree that self-care is appropriate, the next step is providing your child with the knowledge and training needed for this new responsibility.

Children who stay alone need to know:

- How to react in situations such as
  - being locked out
  - being afraid
  - being bored
  - being lonely
  - arguments with brothers and sisters
- House rules about
  - leaving the house
  - having friends in
  - appropriate snacks and meals
  - talking with friends on the phone
  - duties to be completed while home alone

Children who stay alone need to have:

- Good telephone skills
  - a list of emergency numbers
  - knowledge of what to say in an emergency situation
  - how to respond if someone calls
  - understanding of appropriate and inappropriate reasons for calling parents or other adults for help
- Good personal safety skills
  - how to answer the door when alone
  - how to lock and unlock doors and windows
  - what to do if approached by a stranger on the way home
  - what to do if they think someone is in the house when they get home
  - what to do if someone touches them inappropriately
- Good home safety skills
  - kitchen safety (use of appliances, knives, and tools)
  - what to do if they smell smoke or gas
  - basic first aid techniques and how to know when to get help

Providing your children with this knowledge gives them confidence in their abilities and helps them deal with any emergencies that may arise. When teaching children, give information gradually rather than all at once. Too much information at one time is difficult to remember. Present your children with a number of situations and have them act out their responses. For example, pretend you are a stranger at the door asking to use the phone to call a tow truck, and then pretend you are a salesman wanting to leave some free samples. Giving many examples and having your children actually respond to the situation will help them respond quickly and flexibly if the situation actually occurs when they are alone.

After you have helped your child acquire the skills and knowledge needed to stay alone, set up a trial period of self-care in order to see how your child adjusts to the situation. Initially presenting it as a temporary arrangement lets children know they can choose not to continue if they are uncomfortable staying alone and also allows parents to more easily end the arrangement if they feel children are unable to handle the situation.

Throughout the trial period, and afterwards if you continue the arrangement, talk frequently with your child about his or her feelings. This will allow you to deal with problems quickly and will help you remain close to your child.

Children who are mentally and emotionally ready to stay alone, who have been taught the skills and knowledge needed to deal with this new responsibility, and who are able to talk easily with their parents about fears or concerns that may arise can gain much from the opportunity to care for themselves.

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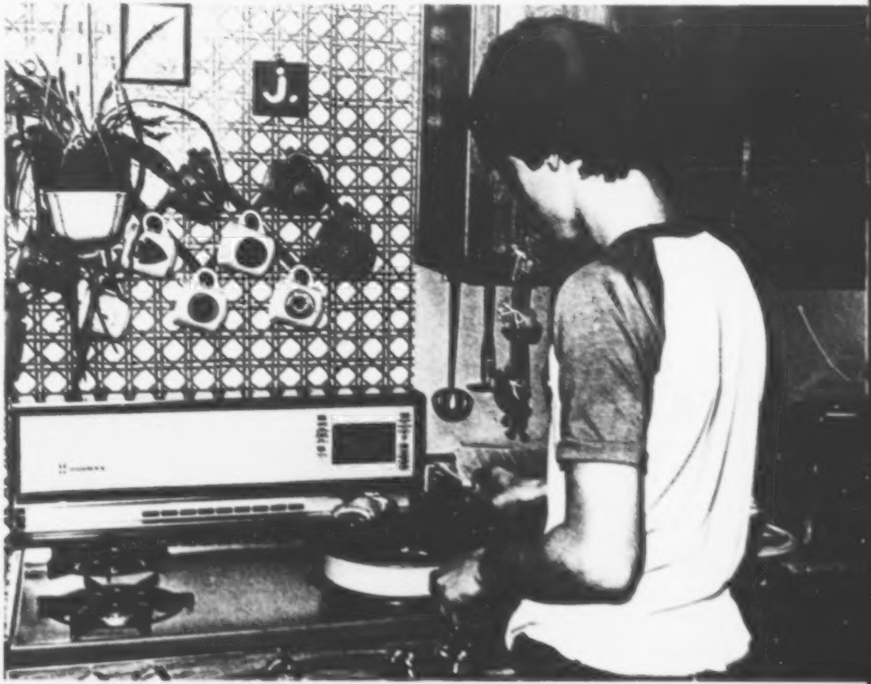

PARENTING ON YOUR OWN

PS 016832

HOW DIVORCE AFFECTS KIDS

"I think due to the amount of love she's gotten that there have been no negative effects."

Children from single-parent homes can grow up to be healthy and happy. Social scientists, such as sociologists and psychologists, are just beginning to provide reliable information about the effects of divorce on children. While many popular books detail the effects of divorce, only recently have there been many studies on which to base statements in these books. This latest research provides some good insight into how kids are affected.

Social scientists have found that in the short term, children's behavior is disrupted by the divorce of their parents. But we really shouldn't expect anything else. Their world has changed dramatically. The important questions are: How can we help children adjust? Can they lead productive lives? In this circular we take the first step and examine how children's behavior is affected. Other issues in the *Parenting on Your Own* series discuss how to help children adjust. Here are some answers to questions frequently asked by parents.

Does divorce have a negative effect on children?

An important research finding is that the effects of divorce on children are very complex and not always entirely negative. The effects depend on the age of the child at the time of the divorce, the sex of the child, the amount of conflict between parents, support provided by friends and family, and many other factors.

What is the effect of divorce on children at different ages?

Very little is known about the effects on children younger than two years of age. When the bonds between parent and child are severely disrupted there may be a problem. However, very young children do not necessarily suffer just because a divorce has occurred. Both parents can stay actively involved in child rearing, or one parent can maintain a strong, healthy relationship with the child.

For children between the age of two and adolescence, it appears that divorce has a more negative effect on the younger children. Preschool children tend to have greater difficulty understanding what is happening and are more likely to blame themselves for the divorce. Older school-age and adolescent children can better understand what is happening and are less likely to blame themselves.

Will young children never be normal as a result of a divorce?

Extended abnormal behavior is generally not found. Recent studies indicate that children's behavior may change for the worse within the first several months after the divorce but that most children make healthy adjustments within two years. While the parents' breakup does disrupt the family's life, children can learn how to cope with the situation and make healthy adjustments.

"When the child lived with us, I had contact with the child, I could get a hug and a cuddle. For the first month or two after we separated, I called it 'Daddy withdrawal.' I was prone to pick up small children and kiss them for no reason. That's created more of a feeling of loneliness than anything else."

How does children's behavior change?

Parents need to remember that divorce is stressful for their children, just as it is for the parents. In the short-term — perhaps for several months or even a couple of years — children may act in ways that are aggravating and sometimes disruptive. This is understandable in view of the changes taking place.

By being aware of possible changes, parents can respond in constructive ways to help children adjust and understand. As you read each of the following descriptions, keep in mind that, while the responses are typical, each child will react somewhat differently. If your child fits these patterns, remember that you can contribute to your child's adjustment. In another circular we will explore some ways that you can help children adjust.

Preschool children. Children from three to five years of age tend to be fearful and resort to immature or aggressive behavior. Initially, these children may fear being left alone or abandoned altogether. They might return to security blankets or old toys. Some may have lapses in toilet training. These types of behavior rarely last for more than a few weeks. Most children are confused about what is happening or about why mom or dad has left. Children often deny that anything has changed.

Preschoolers may also become less imaginative and cooperative in their play. Children may spend more time playing by themselves than with friends. They also may show more anxiety, depression, anger, and apathy in their play and in their interactions with both children and adults. Socially, preschoolers tend to spend more time seeking attention and the nearness of adults. At the same time, they may resist adult suggestions and commands. Some children become much more aggressive.

On the positive side, preschool children also try to understand the situation. They attempt to bring some order to their world by trying to explain to themselves what is happening and by trying to be well behaved. Though it takes some time, most children gradually understand the situation and adjust to it. In the short term, there do not seem to be any effects on the intellectual behavior of children. They are likely to do just as well in school as they did before the divorce.

Young school-age children. Children six to eight years old have some understanding of what the divorce means. With their better sense of what is taking place, these children are able to deal with what is happening. Many young school-age children experience deep grief over the breakup of the family. Some children are fearful and yearn for the absent parent.

If the mother has custody, boys tend to behave aggressively toward her. Many of the children feel conflicts in loyalty to one parent or the other, even if the parents made no effort to make the child take sides.

Older school-age children. Many children aged nine to twelve try to understand the divorce and keep their behavior and emotions under control. While they may have feelings of loss, embarrassment, and resentment, these children actively involve themselves in play and activities to help manage these feelings. They may make up

Growing Number of Children From Single-Parent Families

During the 1970s and 1980s the number of children living in single-parent families has been increasing steadily. Today, it is estimated that one out of five families is headed by a single parent. An estimated 40 to 50 percent of children born in the 1970s and 1980s will spend at least part of their childhood in a single-parent household. In 1980, 1,174,000 children were involved in divorce. During the years from 1950 through 1979, the number of children involved in divorce increased almost four times.

"I feel guilt, anxiety, and sometimes depressed about whether I'm hurting my son. I wonder if I shouldn't have hung on, you always wonder if you shouldn't have done something different and made it better for the kids."

games and act out make-believe dramas concerning their parents' divorce. These activities seem to help the child cope with the situation. Anger is perhaps the most intense emotion felt by this group of children. This anger may be aimed at one parent or at both parents. These children may also be more easily drawn into choosing one parent over the other. Children who become drawn into struggles between the parents tend to have more difficulties.

Adolescents. While adolescents understand the divorce situation better than younger children do, they too experience some difficulties adjusting. Many teens feel that they are being pushed into adulthood with little time for a transition from childhood. They may feel a loss of support in handling emerging sexual and aggressive feelings. In some cases, adolescents may even feel that they are in competition with their parents when they see them going on dates and becoming romantically involved. Sometimes, teens have grave doubts about their own ability to get married or stay married.

Many adolescents seem to mature more quickly following a divorce. They take on increased responsibilities in the home, show an increased appreciation of money, and gain insight into their own relationships with others. On the other hand, adolescents may be drawn into the role of taking care of the parent and fail to develop relationships with peers.

Are boys and girls affected differently?

Current research indicates that boys and girls appear to be affected differently by divorce. Boys tend to show more negative and long-lasting effects. This tendency seems to be truer of preschool boys than those who are older. However, these effects may be due largely to the fact that most children are in the custody of their mothers. Researchers are now finding that boys raised by fathers and girls raised by mothers tend to fare better than children raised by the parent of the opposite sex.

Young boys raised by their mothers tend to show more aggressive behavior both at home and at school. These boys appear to have more trouble playing with other boys their own age and tend to spend more time alone. Even after two years many still have hostile and anxious feelings.

Likewise, girls raised by their fathers are often more demanding and show less mature social behavior. Most of the girls in these families are less independent and less sociable. However, these possibilities should not be cause for alarm. Many parents find ways to help their children behave in constructive ways. What we can say is that, in the short term, it may be more difficult — but not impossible — for the mother raising a young boy and the father raising a young girl. The adjustment two or three years following the divorce has little to do with the sex or age of the child and more to do with the quality of the parent-child relationship.

Can parents do anything to reduce these negative effects?

Yes. Much of what we've learned about the effects of divorce indicates that parents can contribute greatly to the child's adjustment. Hearing about disruptive behavior may be disheartening, but remember that the children are going through a difficult time in their lives.

Social scientists have repeatedly found that several factors contribute to the intellectual, social, and emotional development of children. In

"A lot of people think that kids from divorced families are going to grow up maladjusted. I totally disagree. He gets four times as much love."

general, parents who practice a kind but firm style of discipline foster healthy development. Effective discipline requires providing the nurture and love that children need, while setting firm limits on aggressiveness and other inappropriate behavior. Minimizing the conflict and hostility between parents following the divorce can contribute to the child's growth. Agreement between the parents on discipline and child rearing, as well as love and approval from both parents, contributes to the child's sense of well-being and self-worth.

Limiting the disruptions the child must cope with — such as changing schools, child care, and residence — can reduce the number of stressful events with which the child must deal. Children seem to adjust best when the ex-spouses can support each other in their roles as parents and when the youngsters have regular and frequent contact with both parents. Letting the children know that you are willing to discuss divorce-related concerns can help them to understand and be more comfortable with their situation.

Do some children adjust more easily than others?

Each child grows and adjusts at his or her own pace. Some children will have few difficulties, while others will experience more problems. Parents who are aware of their children's needs are better able to help them adjust. Children who experience many changes — such as moving to a new place, starting in a new school, or being cared for in a new day-care center or home — have more to handle and may be slower to adjust. When changes can be reduced, the child may have an easier time. Obviously, this is not always possible. When a change does occur, parents need to let the child know in advance about the change and make it clear that mom and dad are doing their best to make the transition easier.

Children who have had difficulty in the past adjusting to change may also have more problems. There are no easy answers for this situation. Continuing to use kind but firm methods of child rearing will help children adjust.

> *"I think my kids are better off. I think they are happier and doing better in school. I think that just says something about how bad the marriage was, not about their reaction to the divorce."*

Your Children Are Not Alone

By 1990, one-fourth of America's children will have lived part of their lives in single-parent homes. Whether we like it or not, having divorced parents will become an increasingly common experience. Because many of their peers will have similar experiences, children may feel less alone or different. We already know that children and adolescents can find support and understanding from their peers, and this may be more common in the future.

Is counseling useful for children who may be having some difficulty adjusting?

Yes, counseling may be useful. Some schools have begun groups for children whose parents have recently divorced. These programs are designed to help children explore their feelings and learn how other kids from divorced families have found ways to cope. These groups can promote children's adjustment. Sometimes children feel better about their families when they find that other kids are adjusting well to a similar situation. Other types of counseling by social workers, psychologists, marriage and family therapists, and psychiatrists may also be helpful.

How might friends or other family members help children adjust?

Friends or other family members can provide emotional support to children by being available to listen attentively and provide encouragement and understanding. They might also act as role models and help children learn new skills or activities. Friends or other family members can provide emotional warmth, reassurance, and comfort. It is helpful for children to be reminded that they are important, valued, and capable of coping with difficulties and learning new activities or skills.

What about long-term effects? Will these children be well adjusted as adults?

Adjustment will depend on many factors. Current evidence suggests that most adults who come from one-parent homes are as well adjusted as those from two-parent homes. This evidence supports the view that divorce causes disruption of people's lives in the short term but that such disruption can be overcome in the long-term process of mastering new challenges.

What about long-term effects on these persons' relationships with their own spouses and children?

Some sources suggest that persons whose parents divorced are more likely to divorce themselves. However, overall marital happiness does not seem to differ, regardless of the background of the family. Adults who grew up in single-parent homes feel adequate as parents and are generally satisfied with themselves. There is no evidence to suggest that they have any more trouble raising children than do other parents.

Can there be a "victimless divorce"?

No. Divorce clearly creates stress and disruption that have the potential of creating much harm, especially for preschool children. However, the care and the skill of parents and those who provide support to these parents can reduce many of the adverse consequences and foster the healthy adjustment of children.

"My son has a hard time understanding the divorce. He's almost five now. Sometimes it gets out of hand and he cries because he wants his father back. And he gets frustrated. That's when being rational doesn't work anymore."

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PARENTING ON YOUR OWN

HELPING CHILDREN ADJUST

PS 016832

"I think her questions have to be answered even if she doesn't always understand the answer. I want her to be able to ask, and not be afraid to ask questions. It's got to be open and honest."

The disruption of the family due to divorce poses a significant challenge to the children. Children can successfully adjust to divorce. Divorce can be so devastating to us as parents that we sometimes fail to realize how stressful this experience is for the children. Children may fear the loss of one or both parents. If the parent is deeply depressed, the children may feel completely isolated. The children are struggling just as hard as you are in dealing with these events, and in most cases they are less well prepared to handle the situation.

Openness When Dealing With Divorce

Parents may have a strong desire to protect their children from the sorrow and bitterness of a separation or divorce. In doing so, they may try to hide what is happening from the children. When these attempts at protection create an unreal world for the child, this may cause more harm than good. If there are going to be major changes in the child's world when one parent leaves or the family moves, this needs to be explained.

Changes that take place as a surprise or without explanation can leave the child confused and uncertain about what will happen in the future. If the child feels he or she has been deliberately misled or lied to, it will be difficult to maintain or rebuild the trust. Discussing the situation will be painful for both you and the children, but in the long run it will strengthen your relationship and open the door for future discussions. You will want to open these lines of communication as much as possible.

By explaining the situation to children and answering their questions, parents can help them begin to understand what is happening. In explaining separation or divorce it is not necessary to go into all of the intimate reasons and details of the decision. Rather, some general information can be offered about why the parents will no longer be living together. Your explanations to children will probably differ, depending on their ages. Older children will be better able to understand than younger children. The most important point is that children find out what the future holds for them and their relationship with *both* parents.

Preparing Children for Separation

Even if your separation or divorce has already taken place, the following suggestions still apply as a first step in helping children to adjust. If at all possible, it is helpful for both parents to talk with the children about the separation and divorce. This allows the children to ask questions of and hear answers from both parents, and helps them understand that both of you will continue to be their parents, even if you are no longer married to each other. You can encourage the children to ask questions. It is better for children to ask questions and try to understand what is happening than to keep everything inside. Although it may be painful for parents to answer these questions, seeing mom's and dad's reactions and emotions can help children to deal with their own painful emotions.

As a part of this initial conversation, you can tell children what changes will occur in their lives. It is important to let them know what specific changes will happen. Where will they live? Will they change schools or child care? Will they continue to visit the same relatives and friends? Even more important is an explanation of the contact they will have with each of you. What will the visitation schedule be? What about telephone calls? Last, but most important, both parents can reassure the children of their continued love.

While all of the questions and concerns cannot be answered initially, this early discussion clears the way for further conversations in the future. If these matters have not been discussed with the children before the separation or divorce, this discussion is still an important step in helping children adjust.

Is Adjustment Different in Joint Custody Arrangements?

While courts are increasingly granting joint custody to parents, we still know very little about how children may be affected. At present, we know that most children adjust more easily when both parents stay involved with the child's everyday life. What we don't know is whether the path of coping with the divorce is different for these children.

At first, it seems that children in a joint custody arrangement would have to adjust to a less disruptive situation. If both parents continue to care and provide guidance, then perhaps only the houses and arrangements have changed. Some psychologists, however, have argued that joint custody can create an unreal set of relationships. The child is less likely to come to terms with the divorce and may maintain more fantasies about the parents getting back together. As a parent with joint custody, you may need to be clearer about the finality of the divorce. You will probably want to discourage efforts by the children to get you back together.

Most children feel some anger at their parents for disrupting the family. The children must eventually come to terms with this anger. Youngsters in joint custody may have more trouble expressing this anger and pain for fear of driving one or the other parent away. As a parent, you can try to acknowledge and accept these angry feelings and try to help children understand that the goal of joint custody is for their continued strong relationships with both parents.

Also, it is important that the pattern of shared parenting provide the child with continuity and closeness. It is equally important to avoid a situation where the child is a visitor in two households, yet really belongs in neither. Shared parenting seeks to maintain the active parenting roles of both parents and this will contribute to the child's adjustment. While joint custody requires some special adjustments on everyone's part, it can be handled in a way so that children can make healthy adjustments and maintain close ties with both parents.

"Every night at bedtime I say I love him, and he says he loves me. Then I say, 'You're a good boy' or 'the best little boy in the world'. I am always building up his confidence. And it works. He's a pretty confident little boy."

Children's Adjustments to Divorce

Children experience many of the same feelings as the parents in regard to the breakup of the marriage. They may feel sad, lonely, angry, hurt, embarrassed, and guilty. By being aware of your children's feelings, you can help them understand and deal with these emotions. Adjustment will take time for both you and your children. Begin with today's feelings and events and strive to create some stability in all of your lives.

Judy Wallerstein, who studied many children from divorced families, says that the child's first task is to realize that the marriage has ended. Even as parents, we may pretend that the divorce is really not occurring. Children may act or talk as if the parents will get back together. Most children have a hard time understanding what is happening and fear abandonment by both parents. Reassure your children that they will be safe, and explain to them about where and when they will see both parents. Having a schedule of visits will help ease this transition. It is important that this schedule be adhered to, or the youngsters may begin to doubt the parents' loyalty and love. Children need to know that they will continue to be loved and cared for.

Next, children need to turn their attention to school, friends, and other activities. Some children seem to lose interest in school, friends, and hobbies after a divorce, and they should be encouraged to develop or reestablish outside interests as soon as possible. Often the divorce focuses the child's attention on the events of the household. The child's feelings of sadness or anxiety may make it hard to concentrate and participate enthusiastically. But when parents, teachers, and others are encouraging and supportive, children are better able to return to pleasurable activities and schoolwork. By recognizing your children's feelings of sadness or anxiety, you can help them deal with these emotions. Trying to understand a child's unhappiness may not make the unhappiness go away, but pretending that the child is not sad may discourage him or her from expressing feelings. Sometimes just sharing these feelings can be a relief.

> *"I think the best thing I did was to try and talk to my kids and see what they were feeling. I would try to check out what they were feeling to see if that's what was going on."*

The child also must deal with loss and feelings of rejection. Many times the child feels rejected by the departing parent. The child may think that if the parent who left really loved me, he or she would have stayed at home. Children may even feel that they are not worthy of being loved. It is hard for the young child not to view the departure as a rejection. While it may take some time, children can begin to appreciate that the divorce does not mean they themselves are being rejected. It is easiest for children if both parents continue to be involved in their care, to at least some degree. Continued parental involvement in the children's day-to-day lives is the clearest statement that each parent's love and affection will continue.

When both parents do not live in the same town, maintaining relationships may pose more problems. Many parents and children find letters and phone calls to be very important. Also, it is possible to exchange tape recorded messages or songs. Parents may follow their child's interests by keeping track of sports or TV shows that the child is involved with. In this way the parent can share many of the same interests. By sending papers and artwork from school, children can share their accomplishments with both parents, and can have the feeling that both parents are involved in school.

Children may also make adjustments through the support and assistance of adults outside the family. The involvement and concern of others — such as teachers, neighbors, and family friends — seems to reassure the child that he or she is important and worthy of attention. In helping children deal with feelings of rejection, you can remind them that there are many people who care for and about them.

Many children also experience intense anger at one or both parents. Another task for these children is to resolve this anger and forgive their parents. This anger may be expressed directly toward the parents through hostility or aggressive behavior. Or it may appear indirectly through attacks on brothers and sisters or through mischievous behavior. Children may feel that the end of the parents' marital commitment also signals an end to their commitment as parents.

Most children resolve their angry feelings as they develop a closer relationship with one parent following the divorce. Gradually, they may come to understand that the divorce was a good thing for the parent even if it did not seem like a good thing for the child. As a parent, you can try to understand and accept the child's angry feelings. Children can be encouraged to express their anger and find appropriate ways to manage it. For many children, exercise or physical activity may be a useful outlet for these feelings.

Research studies indicate that children from divorced families do adjust and that there are few differences that last into adulthood. It seems to take about two years for many of these adjustments to be completed, but by providing the best care for your children, you can help them to grow up healthy and happy. Over several years, your children will continue to adjust to the idea that the family will not get back together and will develop a realistic hope about their ability to maintain close relationships.

Groups for Children From Divorced Families

Some schools and communities offer programs for children whose parents have recently been divorced. Often these groups are led by a counselor who has had specific training in working with these children. Just as parents seek support from friends and relatives, children can find comfort in their peers. Informal support groups give children the opportunity to learn how to deal with their feelings and see how others are coping. This group experience may help a child feel less alone and better able to manage this situation. If there is a support group for children in your community, you may want to inquire about it and discuss this with your child. If no group exists, you may want to talk with school personnel or mental health workers to see about starting such a group.

Yes, You Can

Children can adjust to divorce. And you as a parent can find ways to help children understand the situation and deal with their feelings of sadness, fear, embarrassment, and anger. This is not an easy time for you and your children, but many other families have found ways to cope — and so can you.

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PARENTING ON YOUR OWN

SHARING PARENTING RESPONSIBILITIES

PS 016832

Your feelings and experiences as a parent may be different now that you are divorced. You may find yourself wondering how you and your former spouse should share parenting, or you may find yourself disagreeing about parenting with your ex-spouse. These feelings and experiences are very common.

While we can only speculate how each family will work out its parenting responsibilities, it is safe to say that in most families parenting will change. Change, of course, does not signal that bad things will happen. Some positive changes will occur, too. This circular discusses some ways by which you can work out parenting responsibilities.

Why Share Parenting?

You may be asking yourself, "Why bother with trying to share parenting responsibilities?" Or, "Isn't it better if only one parent handles the kids?" The decisions you make about shared parenting are an individual matter, but much of the current evidence indicates that *children's adjustment is related to the quality of their relationship with both parents.*

Though there are some exceptions, most children make healthy adjustments when they continue relationships with both parents. Also, children usually wish to stay in touch with both parents and are dissatisfied with infrequent contact. This desire for contact seems to be truer of young children than adolescents. Adolescents are more likely to be seeking some independence and, therefore, may be somewhat less influenced by the lack of contact. However, this does not mean that most adolescents do not care to continue a relationship with both parents.

In some instances, shared parenting may not be best for the children. In cases where one parent is abusive or has psychological problems, continued contact may have negative effects on the children. In these situations shared parenting would not be desirable.

While each family is unique, the evidence indicates that most children can benefit from continued relationships with both parents. As you consider your own family situation, the following sections may help identify some ways to share parenting responsibilities.

New Family Roles

The role of parent and spouse usually go together. In fact the two activities of being mother and wife or father and husband may not have been thought of as separate roles. With divorce, this changes. While the role of spouse ends, the role of parent continues. There is continuity, but there is also change. For most divorced parents, it will take some time to sort out exactly what it means to be a parent without being a spouse.

> *"Each of my kids reacts differently to making the transition from one house to the other. My daughter takes it pretty well if she just has some time and space to herself. My son has a harder time. For the first few weeks he won't let me out of his sight and he has lots of questions."*

Perhaps many ideas about what a family is don't fit anymore. For many, there may be a sense of having lost their family and its life style. You may not realize you're starting a new, somewhat different family.

For the noncustodial parent, the sense of loss of a family life can be even greater. The occasional visits may transform the role of parent into that of visitor. The role of "weekend parent" may be dramatically different and difficult to understand and manage.

At first, you may struggle for new ways of thinking about yourself as a parent. In part, this involves defining some new goals for yourself and your children. You may ask, "What do I hope to accomplish with my children?" and "What do I want to do as a parent?"

One difficulty may be the absence of any other role models, that is, other single parents who might serve as examples. Some people may find accounts of single parents in books useful or seek out single-parent groups to find people with common experiences. As you begin your new role, finding some real or fictional model of what you would like to be as a single parent may help to define the role.

Conflict With the Ex-spouse

Divorced parents often talk about continued conflict with the former spouse. It is rare for there to be no disagreements. These conflicts may be over past issues or present concerns related to the property or child-custody settlement. Visitation and financial support are often sources of arguments. It is in the interest of both parents and children to reduce these conflicts. Yet there are no easy solutions to the problem of stopping conflict.

Much of the single parent's difficulty is in managing the relationship. For the married parent, it makes sense to tell oneself, "We share this problem" or "We're in this together." But the single parent finds this a contradiction, a case of, "We

Resolving Conflict

Fair Fighting	***Unfair Fighting***
Tactics for maintaining positive relationships	***Tactics for discouraging positive relationships***
Emphasize mutual interests ("We both want to find a solution to this problem").	*Emphasize antagonistic interests ("You and I don't have the same goals").*
Enhance mutual power ("We can work together on this").	*Enhance power differences ("I always have to find the solution").*
Define conflict as a mutual problem ("We are both concerned").	*Define conflict in win/lose terms ("You're just trying to get your way").*
Adopt trusting, friendly orientation ("I know you will help out with this").	*Adopt suspicious, hostile orientation ("You never contribute to the solution").*
Respond helpfully to other's needs and requests ("Okay, I'll try to help out").	*Exploit other's needs and weaknesses ("That just shows that you can't manage by yourself").*
Seek common beliefs and attitudes ("What do we agree on?").	*Seek opposing beliefs and attitudes ("We never agree on this").*
Emphasize common bonds and interests ("We share the same goal").	*Emphasize differences ("We just hold different values").*

How to solve problems creatively	***How not to solve problems***
Limit the set of issues.	*Tackle many issues at once.*
Limit to "here-and-now" issues.	*Involve past and future issues.*
Communicate fully, openly, and honestly.	*Mislead, confuse each other.*
Discuss numerous alternatives.	*Discuss only one possible solution.*
Use rational, persuasive arguments.	*Use threats and attacks.*
Refine issue into subparts.	*Address total issue all at once.*
Examine importance of each subpart.	*Assume equal importance of all subparts of an issue.*
Seek areas of agreement.	*Emphasize areas of disagreement.*

"While I haven't missed my ex-wife, there's not a day that goes by that I haven't missed my boy. . . . I've now been shut off from contact with him. I do feel like a parent. I have a child that I worry about very much."

are not in this together. I'm trying to end this relationship, but it hasn't ended."

While the marriage has ended, the joint responsibilities as parents have not ended. Thus, the dilemma — "We're not in this together, but yet we are." It is important to begin by separating the role of parent from spouse. Divorced parents are not in this situation together as husband and wife, but rather as father and mother with continued responsibilities for the healthy development of their children.

Some single parents may say, "My former spouse does not have a role as parent. He or she just visits and provides special treats." It is true that divorced parents vary in the amount of shared parenting, and often much of the conflict arises over what is and is not shared.

Shared Parenting

How do two parents arrive at an acceptable shared arrangement? Part of the answer is in agreeing on what aspects of parenting will be shared. For divorced or separated parents with joint custody, there may be a lot of shared responsibility. For other parents with sole custody, there may be less joint responsibility.

Parents can discuss their roles as parents and attempt to define areas to share and areas in which one or the other has sole responsibility. You can use the "Shared Parenting Checklist" activity to begin defining the shared arrangements.

As you begin to try to further define your sole and shared responsibilities, it may be best to begin by looking for areas in which there is already some agreement. The divorce settlement may have resolved some aspects such as support or visitation. Talk about these issues. Discuss questions such as: What are each parent's expectations regarding the picking up and returning of the children? How do we make changes in these arrangements, if necessary? What about bedtimes, child care, television, and so forth?

Some issues may be too complex to solve at once. Therefore, they may need to be divided up into manageable parts. For example, how discipline is to be administered involves many decisions and will change over time. Identifying and solving some aspects of an issue will be a base for resolving other areas of conflict.

"I'm not a custodial parent, but I'm an 'emotional' parent."

Shared Parenting Checklist

The following checklist may be used as a guide to examine how you view your parenting role. You may want to complete this on your own to see what your arrangements are. Or both parents may complete this together.

	Responsibility		Degree of agreement
	Shared	Sole	
Financial support			
Food			
Clothing			
Shelter			
Education			
Toys and entertainment			
Miscellaneous (list these)			
Child rearing			
Decisions about			
clothing			
grooming			
friends			
overnight visits with friends			
dating			
bedtimes			
child care			
television			
religion			
morals, values			
education			
Discipline			
Handling behavior problems			
School and teacher contact			
Eating habits			
Diet, meals			
Allowances			
Health			
Doctor visits			
Dentist visits			
Medication			
Counseling			
Other			

> *"I didn't share parenting at first because I was sort of distancing myself from my ex-husband, but now I encourage my kids to write letters, to send cards or make gifts for Father's Day. I think there are good reasons for them and for me. People will probably keep paying the child support if they stay involved and if they feel some control over their children's lives. It helps me to give that little extra. There's no question it helps them. They need that contact no matter what I think of him. He is their father, he cares about them, and there are a lot of things he can contribute."*

Conflict Management

At the crux of shared parenting is conflict management. Regardless of whether the conflict is between spouses or former spouses, certain tactics in conflict situations often lead to solutions and others inflame the situation. When both parties try to solve the conflict rationally, it is likely to be resolved. When disagreements occur, give reasons for your viewpoint. This will often encourage each person to use reasoning to solve problems. If one parent thinks that the child should be in bed by a certain time and offers reasons — such as improved school performance and better overall behavior — this encourages the other parent to use reasons to explain another point of view. Mutual discussion of these reasons may lead to a solution more quickly.

On the other hand, personal attacks, threats, or the use of power during conflict will often cause the other person to use similar methods. Attacking one another verbally or using threats to try to change the child's bedtime will likely make the other person more determined to resist. Personal attacks often lead to counterattacks that escalate the conflict. By refusing to enter into a battle, parents can attempt to return a discussion to the use of reasons and explanations. See "Resolving Conflict" for a further discussion of managing conflict.

Another means for minimizing conflict is through being sensitive to each other's emotions. This means trying to calm emotions that may have gotten stirred up in order to return to the real issues. *Knowing when to take a time-out to calm down is important.* Also, trying to understand each other's feelings about the issue can help keep the discussion focused.

Summary

Parenting together means assuming a new role in which parenting is separated from the former marriage relationship. The challenge is to develop the skill to resolve parenting issues while preventing other antagonisms from interfering. By finding areas of agreement in parenting and building on these, parents can find shared goals for their children and themselves.

"Sometimes you say 'no' to a child and your spouse says 'yes'; you've got to continually work that out."

For Further Reading

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